

ANNUAL REPORT

July 2007 - June 2008



Christian Commission for Development in Bangladesh

Annual Report

July 2007 - June 2008



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Foreword

We are presenting this Annual Report to all those who have accompanied us in our journey towards empowering the poor disadvantaged.

CCDB entered a new four year phase on July 1, 2007. This was the first year of its Second Phase Program Plan period, which also had been a turning point for CCDB. Addressing poverty through a fair mix of Right Based Approach (RBA) and Service Delivery Approach (SDA) has been one of the significant strategic shifts for CCDB. During the year 2007-2008 CCDB implemented a number of projects and programs.

Implementation of the Comprehensive Poverty Reduction Program (CPRP), the major development intervention of CCDB was started this year with the aim to assist the extreme poor look forward to a sustainable livelihood. This document gives an objective picture of our performance during the year.

The year was full of challenges that we faced with the usual confidence. The massive devastation and suffering caused by cyclone Sidr in November and two floods earlier in the year had a substantial impact on our activities. Further, the unbridled price



hike of food and other essentials also affected the pace of poverty alleviation of our reference people. In view of this the staff members had to work much harder this year in implementing both the development and the relief and rehabilitation interventions. Of course, there were both successes and failures.

We take this opportunity to express our gratitude to all concerned - including our partners abroad , our reference people at home, Government of Bangladesh, CCDB Commission , sister organizations

and our staff who cooperated in our effort to bring a positive change in the lives of the poor and marginalized.

Joyanta Adhikari
Executive Director
September, 2008
CCDB





VISION

VALUES

MISSION

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

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.

- Tolerance and mutual respect
- Equity and justice
- Transparency and accountability
- Resource efficiency
cost effectiveness
- Participation and inclusiveness
- Environment friendly

Executive summary

We passed this year through great challenges and hurdles. Poverty reduction process was severely affected due to a number of factors beyond the control of both government and NGO sectors. Price hike of foods and other essentials including fuel rocked the whole world and its tremors were felt in Bangladesh also and this resulted in a sharp fall in the real income of the people. Over a four million people may have been pushed back into poverty because of food crisis. The state of the extreme poor has deteriorated to a great extent.

Natural disasters like floods and cyclones have largely been responsible for slowing down the pace of poverty reduction. Especially the Cyclone Sidr that struck in November 2007 and left a trail of severe havoc and tears of the people along the coastal belt of the country. Even some of our field offices were also been damaged partially. Our staff members had to be involved in emergency relief and rehabilitation programs in disaster affected areas for a considerable period.

During the tenure of present caretaker government Microfinance Regulatory Act has been enforced and this has rattled the non government organizations operating microfinance. This new law will not allow us to run PMSC any longer. Therefore we are bringing massive changes both programmatic and administrative, in our microfinance program with the reference people. It will be a great challenge for us to make microfinance program sustainable retaining the long cherished values of CCDB. As we stopped

the PMSC, a sense of uncertainty was noticed among the reference people but we could restore confidence in them by assuring that we would start a borrower friendly savings and credit program as soon as possible.

Amidst these challenges and obstacles we entered into new phase with the Comprehensive Poverty Reduction Program (CPRP), the mainstream development program of CCDB to address the poverty in a holistic approach. CCDB conceived and shaped this program through a long strenuous effort of the staff both from head office and field levels. Moreover our reference people at the grassroots level played a crucial role in formulating this development endeavor. It is an integrated approach to the issue of Poverty reduction and we are steadily struggling towards achieving the end results. We have already noticed some positive trends of improvement and some shortcomings also.

This year a total of 163,315 (female 86,987, male 51,496 and children 21,832) directly benefited from CCDB's development interventions and emergency response. In addition, indirect benefits reached a total of 378,640 persons.

Program Highlights

CCDB is committed to working with almost 65,000 households including 25,450 new ones in phase-in areas over a period of four years. During this reporting year CPRP worked with 49,760 reference people and among them a total of 11,768 were

identified this year through wellbeing ranking, a popular tool used for socio-economic stratification of the community. A total of 300 Forums (People's Institutions) were formed in phase in areas. Unfortunately we could not include all the poor people living in CPRP areas which created a sort of disappointment among the excluded families. Baseline survey of the newly selected people has already been completed. Union and Upazila networks have been formed which are expected to lead the people in ascertaining their rights. These networks and PIs received training in the areas of PI management, Right and advocacy techniques, etc. A total of 123 Phase- out Forums (PIs) obtained registration from the Directorate of Cooperatives and the rest are under process.

We still have miles to go to achieve a mentionable success in enabling the people to assert their rights through right based activities under the component of Advocacy Initiatives. Basically most of the time in the first year of CPRP was spent for capacity building of the PI networks, establishing linkages with GO and NGOs, collection of information related to the public services, etc to prepare the ground for advocacy campaign. Because of the state of emergency that still prevails we had to be very cautious in organizing any public gathering for advocacy. Even, it was observed in some areas that the duty bearers are often reluctant to talk with PI members. However, in some of the CPRP areas the PIs and their networks were able to increase people's access to different public services through lobbying, regular meetings, etc. Liaison with legal service providing NGOs also brought benefit to the poor. These initiatives are encouraging enough and viewed as a positive trend indicating more success in the coming years.

Food has become increasingly scarce for the extreme poor. Price of the food is increasing worldwide and the people of developing countries suffer most. In this context our livelihood and food security component has become very significant in improving the food security for the poor. An effort has been made to enhance the Livelihood skill of the reference people through training in livestock and poultry rearing, fish culture, computer operation, diesel engine repairing, etc. Moreover, many of them were provided with different productive assets. After being trained, many of them either became self employed or managed some job. During this year we established linkage with different government training institutes and sent our reference people there for training.

CCDB established more than 200 schools for children in the CPRP areas. Trained teachers have been deployed and necessary books and other logistics have already been supplied. This initiative of CCDB was widely appreciated by the parents. CCDB also conducted several workshops to motivate the parents for continuing education for their children. They realized the importance of education but many of them stated that they can not continue simply because of poverty. They also observed that education assistance was not adequate to meet the necessary expenses. In all CPRP areas, PIs organized cultural programs and fairs to promote the heritage of the respective communities.

CPRP's interventions are also contributing to achieving the goal of "Health for All". Our health posts in the remote areas are serving people with primary health care facilities. Significant improvement has already been noticed among malnourished children fed through our nutrition centers. 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 is required to change their behavioral patterns.

CCDB organized family planning camps using the resources of government in several CPRP working areas. PI networks are active to increase the access to health care facilities from the government health centers. Awareness raising on HIV/AIDS has been done through organizing workshops, courtyard meetings, etc. We also provided livelihood support to some persons living with HIV/AIDS.

CCDB has been promoting gender equity for many years and there are some improvements noticed in different times. But overall situation is still disappointing to some extent. This year CCDB carried out several activities like workshops, disseminating IEC materials, conflict resolution, etc, but we still believe that a concerted effort is required to make the society more gender sensitive.

Efforts were also made to maintain a peaceful environment at the community level. Several workshops were conducted with our reference people and local duty bearers to encourage them to keep the peace and harmony. In some areas several conflicts were resolved through the shalish process initiated by the PI leaders. It is also true that in spite of these initiatives, people sometimes embroiled in conflicts which are difficult to resolve through shalish.

Effects of climate change are now sharply visible than before. Floods, cyclones, etc are occurred more frequently. CCDB always have a stock of blankets, clothing, etc to respond to any emergency situation. In this year CCDB developed several volunteers in disaster prone areas, and arranged workshops for the reference people to enhance their knowledge on

adaptability which would be helpful to combat disaster more efficiently. Moreover, an effort has also been made to activate local disaster management committees in responding emergency but it will take more time and need regular follow-up.

HOPE Foundation contributed a lot in developing the capacity of both new and old staff members working in CPRP. This year HOPE Foundation arranged several training courses and workshops in Advocacy techniques, Right Based Approach (RBA), etc. which were found very helpful for the staff's understanding as well as implementing planned activities. But frequent turnover of trained and experienced staff is still a major problem we are encountering.

A total of 155 events were hosted by HOPE Foundation where as many as 3021 participants attended. Most of these events were of different national and international organizations. The total occupancy of the HOPE Foundation was 516 days. To create a greater access to information the Foundation purchased a large number of books for its library. A number of documents, like training reports, manuals, newsletter, were also published this year.

We have expanded the geographical coverage of EDP in two new districts. During this year a significant number of rural entrepreneurs were selected and financed. However EDP could not cover as many entrepreneurs as it had been prepared to because of reorganization of the program in line with the Micro Credit Regulatory Act.

During this reporting year PME and HOPE Foundation jointly conducted orientation session on wellbeing ranking and baseline survey in all CPRP areas. It also conducted training in monitoring and evaluation for the monitoring officers of working at field level. Detailed plan for activity and result level monitoring

has been developed. PME conducted monitoring studies to see status of indicators set for the phase-out PIs, and the nutritional status of malnourished children of the Phase-In areas.

Other than CPRP and EDP, we have implemented several bi-lateral projects and programs in different parts in Bangladesh.

CCDB has been operating 400 non formal education centers for 10000 children in six districts through its Up-scaling Non-formal Primary Education through Institutionalizing Quality Endeavor (UNIQUE) project funded by the European Commission. These centers are mainly managed by committees comprising local community people. The learners are hailed from the poor households who could not continue their children's education. This project has been started in January 2007 and will be completed in December 2010. There are some other partners in this project, namely Dhaka Ahsania Mission, DROP, PMUK, Plan-Bangladesh and Surovi.

As we had two major disasters like floods and Cyclone Sidr this year, we operated a massive relief and rehabilitation programs for the disaster victims. For the immediate survival of victims we provided food, drinking water, clothing etc. In addition, housing support, productive asset support, etc. were also given so that they can regain their livelihood soon. CCDB supported approximately 80,798 families.

CCDB acted as the lead agency of a project called "Building Disaster Resilient Community (BDRC)" sponsored by Christian Aid, UK. The main objective of this project is to enhance the capacity of the community to reduce disaster risks. Including CCDB, eight partner organizations of Christian Aid Bangladesh are implementing this project in different disaster prone areas. The working areas of

CCDB was Maheshkhali Upazila of Cox's Bazar district.

CCDB has been implementing resettlement program for many years funded by World Bank, ADB, DFID & OPEC. The objective of this program is to disburse the government allocated compensation to the people whose land and other assets are acquired by the government for developing infrastructures. CCDB is now involved in five such projects under this program in different districts. Main activities these projects include socio-economic baseline survey, verification and property valuation, preparing budget, disbursement of payment of compensation, etc.

CCDB was also involved in different activities as member of different networks and alliances like South Asian Peace and Reconciliation Alliance (SAPRA), South Asian Gender Alliance (SAGA), Christian Conference of Asia, CARAM Asia, Local Capacity for peace, (LCP), Disaster Forum, Arsenic Mitigation Forum, ACT Forum, UBINIG, BLAST, ALRD and National STD/AIDS Network of Bangladesh.

CPRP



**COMPREHENSIVE
POVERTY
REDUCTION
PROGRAM**

Introduction

The Comprehensive Poverty Reduction Program (CPRP) is the major development intervention of CCDB of the current phase (July 2007-June 2011). The program was launched on July 1, 2007- a day which was observed by CCDB as Commitment Day. On this day every year staff members both at central office and field offices renew their commitment and dedication to the cause of the poor and marginalized they work with. Naturally the launching of the program was done with great enthusiasm.

The CPRP completed its first year's operation in June 2008. However, launching of the program required a number of preparatory steps. There were also pains, agonies and a number of challenges and CCDB faced all those as usual.

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 300). It operates from 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.

This was basically a preparatory year both for CCDB staff and its reference people for implementing the CPRP through a fair mix of Right Based Approach (RBA) and Service Delivery Approach (SDA). Accordingly initiatives were taken to improve understanding, skills and motivation of staff as well as change their mindset. Similar processes were also followed for the reference people of the Phase -out forums with whom the RBA interventions was planned.

Draft implementation guidelines on CPRP's major activities were developed. These guidelines were

prepared in consultation with relevant staff members of CPRP field and central offices, in some cases seeking advice from external functional experts. The program/activities of CPRP were implemented following these guidelines. A total of nine training modules/manuals were also developed /modified. A set of reporting formats has been developed for different categories of staff as well as for CPRP area offices following the PME guidelines.

The maintenance of books of account of CCDB projects has been decentralized with effect from July 01, 2007. Accordingly the area offices are responsible for ensuring the maintenance of proper accounting records and the preparation of annual/periodical financial statements in conformity with the requirements of different stakeholders. A set of guidelines has also been prepared in this regard.

It may be noted that the delay in getting the approval from the NGO Affairs Bureau prevented us from going for a full fledged implementation of CPRP in the first 3 months of the year. Further, the massive devastation and suffering caused by cyclone Sidr in November and two floods earlier in the year had a substantial impact on our activities in four operation areas of CPRP. The rat infestation in Bandarban caused much destruction of crops and affected livelihood of pahari people. Further, the unbridled price hike of food and other essentials has also affected the pace of poverty alleviation of our reference people. During the middle of the operation year CPRP had to discontinue its popular ongoing People Managed Savings and Credit (PMS) activity in order to comply with the new law on Micro Finance enacted by the Government of Bangladesh. In view of this, the staff members had to work harder this year to face different challenges. The implementation of some of the planned

activities suffered to some extent due to the above stated unforeseen situation. However, the overall achievements made by CPRP and lessons learnt during the year have been inspiring and have strengthened us to face the future challenges. This is an attempt to present the accomplishment of CPRP during the year.

Establishing People's Organizations

People's Institutions is a major pre-requisite to sustainable development. CCDB always believes that people should be put at the center of development. Accordingly CPRP makes greater effort to bring extreme poor under the umbrella of the People's Institutions and make them actively involved in different programmatic interventions for their development. During the year CPRP was able to work with three types of Peoples Institutions (PIs) i.e Phase-in, Status-Quo and Phase-Out forums and their networks with the aim of developing their capacity so that they gradually emerge as sustainable social force and right seeking entities.

Our New Reference People

Identifying extreme poor and marginalized people is

a challenging job as poverty is multi dimensional, complex and multi-faceted. In spite of having our set criteria developed based on different poverty indicators, people were given the choice to identify the poorest among them. In this regard we used a widely practiced participatory tool like well-being ranking in each CPRP phase- in area. In each village, our field staff developed a good rapport with potential reference people, local influential persons, representatives of local government, etc. Later they invited the villagers to a participatory session. In each session 12 to 15 villagers took part and developed a social map of their village where they identify each of the households and other major physical features of the village. Then the villagers divided the selected households into four categories, namely "Rich", "Middle Class" "Poor" and "Extreme Poor". The participants also provided brief characteristics of each group. Through this exercise people who fell under the extreme poor category were selected. A total of 27,905 households participated in the well-being ranking exercise, and among them 12,200 people were initially selected as the reference people of CPRP. However, CPRP finally selected 11,768 reference people (female 11,350 and male 418).

Baseline survey

A baseline questionnaire was developed based on the result indicators described in the logical framework of CPRP. This baseline questionnaire was shared with both central and field level staff and their valuable inputs were incorporated. Before finalizing, this questionnaire was sent to each CPRP area for field testing. Necessary changes were made based on the findings of the field test. After finalizing the questionnaire the PME in cooperation with program staff conducted a two-day orientation for the field level staff on conducting survey. During the baseline survey the senior staff of the area offices and PME





staff supervised the function of the frontline workers. The baseline survey of the newly included reference people was completed in May 2008. We have already deployed a consultant for data entry, analysis and writing a report. The report is expected to be available at the end of October, 2008.

Forums (PIs) are Active

We strongly believe that until the poor people mobilize themselves under a common umbrella, sustainable development will remain beyond their reach. During the year a total of 300 new forums (People's Institutions) with 11,768 people were formed in 11 CPRP areas.

Area	No. of forums members	Members		Total members
		Male	Female	
Bandarban	29	157	614	771
Phulbaria	45	0	1200	1200
Gopalganj	18	6	984	990
Gournadi	18	0	994	994
Daschira	18	0	1047	1047
Monirampur	45	11	1122	1133
Daudpur	50	9	1386	1395
Ishurdi	18	0	1021	1021
Jalalpur	18	0	1080	1080
Manda	18	198	767	965
Chapai	23	37	1135	1172
Total	300	418	11,350	11,768

All these forums now have each an executive committee and bank accounts in their own name. A set of written by-laws has already been developed. These forums are being operated following the by-laws. All these forums have deployed a Forum Worker each with partial support from CPRP to assist the



Executive Committees in discharging their regular duties. CPRP has provided partial financial assistance for establishing their forum centres. A total of 139 forums have already built their centres and rest of the forums are in the process of building their centres. This support not only makes the existence of People's Institutions visible in the community but also creates a sense of ownership among the forum members. These centres are being used for running pre schools, operating PMSC, holding meetings and for organizing other social gatherings. It was observed that the newly formed forums initially have encountered problem in performing their day to day tasks. They could not write the meeting resolutions properly and even operating savings and credit along with conducting bank transactions was found difficult for them. In such cases the Forum workers are providing all sorts of supports to help them perform better. We hope the forum members will

overcome their shortcomings soon and will be able to manage their forums more efficiently.

Capacity Building of the Forum members

Most of the newly selected people are extremely poor and have no formal education and majority of them do not have adequate knowledge and skill to manage such an institution. In view of this several training sessions were arranged for the forum members. During the reporting period a total of 2,272 persons from 300 Phase- In forums received training in PI management, accounts keeping, planning and budgeting, leadership, social and human rights etc. These were able to enhance their knowledge and skills to some extent but they have miles to go to achieve the desired efficiency and we hope that they will acquire such skills through working in close association with CCDB over the time. CPRP staff members are also facilitating the forum members in developing their capabilities in forum management, management of meetings, agenda setting, issue identification and developing leadership etc.

A refreshers training in PI management was arranged and a total of 441 Status-Quo forum members attended. It was found that the management skill of majority Status-Quo forum executive committees has increased significantly.



PI Union and Upazilla Network formed

CCDB always puts the poor people at the center of development and helps them to work as the core change agent towards their own development. In view of this, at Upazilla and union level networks have been formed with representation of forum executive committees. During the year a total of 76 union committees and 21 Upazilla networks have been formed. The area- wise information on formation of Networks is shown below:

CPRP Areas	No. of Upazilla Networks	No. of Union Networks
Manda	2	10
Jalalpur	3	12
Chapai	2	12
Ishurdi	2	6
Daschira	2	9
Gopalganj	3	8
Gournadi	3	5
Daudpur	4	14
Total	21	76

It may be mentioned that during the year we could not form any union and upazilla networks in Bandarban. We made an assessment of the existing forums of Bandarban area office. It was revealed that a good number of forums, both Phase-out and Status-Quo, needed support for their capacity building. This calls for more facilitation and practical support. Further a good number of phase- out forums expressed their unwillingness to participate in RBA type interventions. In view of this CPRP has been continuing its efforts to develop the capacity of the forums. We also have decided to form union and upazilla networks with the interested forums next year.

It may be noted that in many CPRP areas adequate Forums (PIs) were not found to form a Union

network. For example in many areas only one Forum was formed in one union. It is functionally not wise to form a network with one PI. In such cases this single forum has been included in neighboring union network. Therefore the number of PI union networks has been decreased.

Meetings of the Union and Upzilla network committees were held regularly. The network leaders discussed various local problems that affect their lives and livelihood. Mainly the discussion was held on how to increase the access of poor people to state run different services like VGF, VGD, senior citizens' pension scheme, widow allowance, etc. In addition, discussion was often held on the problems faced in managing PIs and the network leaders tried to solve those problems.

Annual Forum conventions held

A total of 300 new PIs and 269 status-quo forums arranged annual conventions. The annual convention creates an opportunity to discuss their performance in the previous year and formulate plan for the following year based on that. The forum leader discussed in detail the new role and responsibility of their institution as a change maker at the local level.

Sharing and orientation with PI and staff

All CPRP area offices organized monthly sharing with staff and quarterly sharing sessions with forum representatives regularly. Staff members of CPRP and forum representatives mainly discussed the progress of different activities and problems encountered in the course of implementation and find the solution. Two regional sharing meetings were also held at Daschira area office for the South region and at Ishurdi for the North region. Senior officials of CCDB head office and area offices attended these meetings. It was observed that such meetings are

very useful in sharing the learning from one another and those area offices which are lagging behind can learn from the experience of other areas that have successfully implemented certain activities.

- ▢ The capacity of the forum, especially the members of EC committees needs further improvements.



Challenges

- ▢ It was observed that the level of expectation of the new reference people was very high because of poverty.
- ▢ It was not possible to include all the poor people under CPRP who participated in the well being ranking which created disappointment among the excluded people.
- ▢ In some cases we had to select extreme poor people from several villages to form a single forum as they are not concentrated in one place. Therefore management and regular interaction with those members becomes relatively difficult in such situation.
- ▢ Most of the people are extremely poor, illiterate and not right conscious. It is very challenging to make them able to raise their voice to assert their rights within a very short period of time.
- ▢ Discontinuation of People Managed Savings and Credit (PMSC) activity in the middle of the year created frustration among the forum members.
- ▢ In some new areas initially people did not want to extend cooperation to CCDB because of its very name. However, this was resolved at a later stage.
- ▢ Despite efforts of CPRP to strengthen forum networks some phase- out forums show a lack of interest in Right based related activities.

Advocacy initiatives in accessing GO/NGO extension services

Denial of rights is one of the major causes of poverty. Advocacy is a widely practiced tool in asserting the rights of people. CCDB incorporated Right Based Approach to increase access of its reference people to the GoB and other services at local level. It has been made an inseparable component of CPRP. PI network members of phase-out forums are being assisted to acquire skill and knowledge on rights, advocacy tools and techniques, so that they can establish better access to extension services and facilities provided by GOB /NGOs at their locality. As the right based approach is almost new both for the CCDB staff and our reference people, it took considerable time to be internalized during the course of implementation.

Capacity Building of Forum (PI) and network members

Organizing advocacy initiative requires special skills. The network members will not be able to initiate the process until they have certain skills. It was planned that in the first year advocacy initiative will be undertaken only in the Phase-out area. Accordingly the Forum network members of phase -out areas have been imparted training in Rights and Advocacy. This training covered basic human and citizen rights, identification of issues to be advocated, the tools and techniques of advocacy etc. It was found during the training that most of the participants even do not have any idea about their major rights. However, during the reporting period 15 training courses were organized. A total of 502 Forum network leaders participated in these training courses. These were conducted in a participatory manner using different visual materials and analyzing case studies. It

appears that this three-day training is not enough to make the network leaders fully able to organize advocacy initiatives independently. However, they will be able to initiate the process with the assistance of CCDB at the local level. It is also expected that over the time they will learn more through working and will negotiate with duty bearers of public institutions in establishing their rights.

Exposure visit

To learn more about advocacy, network leaders were sent to some organizations that have been working in establishing rights of the people through different advocacy campaigns. A total of 50 network leaders visited three different organizations i.e. WAVE Foundation at Chuadanga, Nagorik Uddyog at Rangpur and SKS at Gaibandha.

After returning from the visits the network members shared their learning and experiences with other members of the network. Through these exposure visits the network leaders were able to learn the techniques of people centered advocacy to be undertaken in establishing the rights of the people. Moreover, they also became inspired to fight against of injustice, deprivation and social exclusion.

IEC materials developed

A training manual on Rights and Advocacy has been developed for the facilitators of Forums. It guides facilitators to achieve the training objective with efficiently and in a participatory manner. In addition, CCDB collected flip chart and photographs focusing on human rights, advocacy techniques, etc. Besides, CPRP developed a poster which conveys the message on establishing basic rights. All these IEC materials are being used in training and regular forum meetings.



A good rapport established with existing GO/NGO duty bearers

We know that a good relationship makes it easier to get access to anywhere. A total of 17 rapport building workshops were organized by the PI network members with the assistance of CCDB in 9 CPRP areas to develop good relationship with the duty bearers. The participants included chairman & members of union council, UNO and other government officials i.e. upazila livestock, social welfare, fisheries, health and education officers and NGO officials. The Government officials were also found very pleased to interact with the marginalized people. Many of them said they would try their best to provide all sorts of services available for the people.

In each phase-out area the Forum network members also arranged formal meetings with chairman and members of the Union Councils to build a functional linkage. In the meeting, the members talked about the objective of this network. Discussion was also held on how the different services are rendered by the Union Council and how these services can be made available to the ultra poor. We hope that such relationship will create an opportunity for the networks to work in coordination with the Union Council.



PI Networks collected necessary information on available public services

Information is one of the prerequisites for initiating any advocacy campaign. Before seeking any service someone needs to know what service is available and who provides it. It is one of the major responsibilities of networks to collect information on the available public services. In this regard each Network formed a sub-committee consisting 5 to 7 members and they visited different offices to know about the services they are providing and to develop a good relationship as well. The network members paid 64 visits to public offices. As this is a continuous process, they are collecting detailed information of services available with these institutions. These include Union Council, women affairs directorate, social welfare department, health

complex, livestock department, youth development department, legal support providing organizations, AC land office etc.

Increasing access to public services

Forum (PI) Network members are jointly raising their voices for increasing access to available public services. Through this initiative they have been able to receive a good number of sanitary latrines, regular allowances for some widows and elderly people from union council and directorate of women affairs. Even, PI Network members and department of livestock jointly organized a vaccination camp and obtained technical support from agriculture department. It was found in some areas that the poor people are facing less trouble in obtaining health services from public health centers. It was also observed that the government officials paid more attention to the reference people, as a group, while they interacted with them for increasing access to different public services. Although the increase in access to services has not been remarkable, there has been a good beginning. The few successes in rights attainment have helped to restore people's confidence in themselves and the system to some extent.

In some areas the union council agreed to lease the roadside land to the poor for tree plantation. Network leaders of some areas are also continuously lobbying with local land office to have khas land distributed to the landless. But significant success is yet to be achieved in this regard.

Issue based media campaign

Media can play a significant role in establishing rights of the people. Effective use of media often makes the advocacy campaign easier. It can bring the problem issue to the duty bearers and legislators and create a public opinion in favor of the people, specially poor and marginalized. Network members with the assistance of CCDB have organized several



issue based campaigns to draw attention of the respective authority through both print and electronic media. The media campaigns were organized on the issues like agricultural extension services, road construction, arsenic mitigation, distribution of khas land, protection and preservation of Adivashi languages etc. Network members have played a significant role to organize these events. They invited government officials, civil society members and media representatives. Local newspapers highlighted these campaigns.

Dulhapur Adivashi got their homestead land back

Jutiapara, a place of Dulhapur of Mithapukur upzila under Rangpur district. It is the place where 41 families of Oraon and Mahali indigenous communities have been living since 1936. Among them 38 family's member formed "Dulhapur Adivashi Unnayan Forum" in August 1998 with the support from CCDB.

Jutia Oraon, forefather of Oraon community sold 1.45 acres to a local people from total of 6.65 acres land. He died in 1960's. After his death his sons mortgaged out .87 acres of remaining land by 1000 taka for 7 (seven) years to Bengali person because of poverty. But after 7 years that person refused to return the land to Oraon family rather claimed as owner of this land. Meanwhile he prepared false documents with the help of influential person with intention to capture land permanently.

As there was no alternative the Oraon family filed a case at district court. To bear the expenses of the legal procedure they again mortgaged out .75 acres homestead land to another person for Tk 6000 through legal agreement. But this person also cheated them in similar way like the previous one. Moreover he was giving threat to vacate the place where they were staying. Finding no other way, they went to court and got injunction against the eviction from homestead land. After that they on were in fear of losing land as the land was recorded in the name of that Bengali person.

Considering the fact and circumstance, CCDB linked up the cases with legal aid provider organization BLAST. In July 2007, initially BLAST took up the case with regard to homestead land. In this regard, CCDB assisted Dulhapur Adivashi Forum in collecting necessary documents. Finally, in June 2008 Oraon family got verdict in favor of them through court. They are very much delighted to regain rights over their own land. Being suggested by BLAST, they also field a case to court against Bari in August 2008. Now this is under process. BLAST has assured them to provide optimum legal assistance for this case as well.

Technical and Legal support for

Advocacy initiative

In CPRP Daudpur area, adibashi people are extremely poor and often embroil in land related disputes. Because of their poverty they often mortgage their land and in many cases their lands are grabbed by some counterfeiters. CPRP tried to extend its support to these ill fated adibashi people. CPRP also provided assistance to an adibashi to meet the expenditure of a case which he filed against a non adivashi who beat his son mercilessly and broke his hand. This case is still in the court.

In some upazilas of CPRP Daudpur operation area local Forest Department claimed to be the legal owner of a vast area of land. The adibashi people have been using this land for generations. Because of the declaration of the forest department Adivashi people became panicky. Realizing the situation CCDB discussed the issue with the members of PI network and other local adibashi institutions. Later a memorandum was sent to the Chief Advisor's office informing the issue. Any measure is yet to be taken by the government. CCDB is engaging its effort to follow up the case.

Linkage established with organizations/Networks involved in issue based advocacy

CCDB believes in partnership as it yields better performance towards the development of the poor. Based on this belief CPRP strived for creating alliance with like minded organizations at local level. But we were able to establish effective linkage with one organization, namely Bangladesh Legal Aid and Services Trust (BLAST). This organization provides legal support to the poor. Our reference people who needed legal support were often referred to BLAST. Most of the referred cases are of family and land disputes. Some of references people have already got benefit from BLAST. Moreover CCDB is an

active member of the ALRD dealing with land issue. Further, CCDB has become member of different local committees formed by Govt. and NGOs at district and Upzilla level regarding community policing, disaster management, education, anti drug- addiction & good governance campaign etc.

PI networks are catering updated information on different development issues

CCDB has been providing fortnightly RODDUR magazine to phase-out and status quo forums to enrich knowledge level of people with updated information on human rights, women empowerment, environment, sanitation, primary health care, HIV/AIDS, nutrition, livelihood etc. A total of 135,840 copies of RODDUR were distributed in the reporting period.

ToT for Trainers of PIs/ Network members

A three-day long ToT for Trainers of forum network members was arranged with the support of CCDB-HOPE. This training aimed to enhance knowledge on advocacy and rights, improved facilitation skills and provide an orientation on newly developed training manual for network members. A total of 26 participants from all the CPRP working areas attended the training.

Challenges

- Expecting services from NGOs is deeply rooted in the mindset of the poor people. It will take a long time to change their mindset and make them right conscious citizens.
- Poor literacy rate and low understanding of citizens' rights on the part of forums/networks is the main barrier to awareness building regarding rights entitlement and raising a collective voice for fulfillment of rights.





- It is also very difficult to change the mindset of the duty bearers in some areas.
- The limited resources/facilities available with different service providers/institutions usually create frustration among the poor people.
- Bureaucratic attitude and corruption in service providing institutions are among the major problems of making the advocacy initiatives successful.
- In order to achieve significant results from RBA, the staff members' dedication and commitment, and their capacity need to be further strengthened.

Livelihood and food security

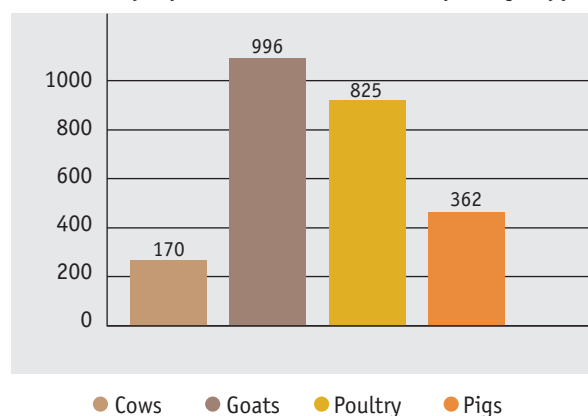
Livelihood, along with food security, is the major thrust area of CPRP. Under this program component the reference people, mostly from Phase-In areas, have been assisted to improve their household food security on an economical and sustainable basis. In addition an effort has been made to enhance off-farm livelihood skills which they can sell in the market. Many of them have been provided with productive assets with an expectation that they will utilize these assets properly and thus be able to get rid of poverty gradually.

Reference people now have better livelihood skill
Livestock and poultry rearing are two major sources of income for the rural households. These also meet the demand of protein of household members. During the reporting period a total of 666 reference people received training in livestock and poultry rearing. It was observed that these training courses were able to enhance the skill of the people to a great extent.



They were also provided with livestock and poultry. We hope that the combination of training and such productive asset support will yield a better result. The reference people have already started getting benefit of such support. It will, however, require more time to get maximum benefits out of such interventions.

Number. of people received livestock and poultry support



Every year thousands of cows, goats, chickens and pigs die due to various diseases. This leads to excessive pressure on food security and livelihood. It was observed that, unavailability of proper vaccination is one of the main reasons for such massive loss. Considering all these factors CCDB arranged short training to develop rural vaccinators who will be available at the doorstep of the livestock owners. Through this training not only the owners



will be benefited but the poor vaccinators will earn an additional income. During this reporting year a total of 50 vaccinators received a 10 days training. The local GoB livestock officials highly praised this initiative and they facilitated most of the training sessions at a nominal honorarium. CCDB also arranged 15 vaccination camps at 11 locations where around 5430 cows, goats and pigs were vaccinated with the help of newly trained vaccinators under the guidance of GoB livestock officials.

Delwara dreams of owning a Dairy farm



Delwara Begum (44) of Gournadi is one of those women who never gives up hope. Her husband Miazuddin Sarkar (56) is a day-laborer. Delwara's optimistic attitude has brought a change in this landless family's life. They are still poor, but they can now look forward to better days. This has been so because of an interest-free loan from the Adarchar Mohila Forum under the CCDB-CPRP.

Before becoming a member of Adarchar Mohila Forum in

2007, Delwara took loans from various organizations with the hope to overcome poverty. But it did not happen so, because of high interest she had to pay. Her experience with CCDB-CPRP was different.

Because of her leadership quality Delwara was elected vice-chairman of the Forum. In May this year she got an interest-free loan of TK. 10,000 for buying a milk cow. She bought a cow out spending this TK.10,000 and saving she had with Forum.

The cow is giving her 4 litres of milk a day which sells at Tk.120.

Delwara is confident that she will be able to pay back the loan by regularly saving some money after meeting family needs. Then the cow will be really her own.

Delwara dreams of a big farm where she will have a number of milk cows and earn lots of money by selling milk.

Training on Homestead gardening and support

The prices of different food items including vegetables are rising day by day. The poor can not afford most of the vegetables any longer. Managing adequate food is now a major concern of the poor. They have to spend a lion share of the hard earned money for purchasing food. With an aim to increase household food security CCDB imparted training in cultivation of quick growing vegetables as well as provided necessary seeds and saplings for starting cultivation. Such support helps a family to have nutritional intake throughout the year and a surplus, if any that can be sold for additional income. The training covers the areas like importance of

homestead gardening, production techniques of vegetables, conservation of local variety seeds, compost making, etc. During the reporting year CCDB imparted training in homestead gardening to 1543 reference people. Training was given to those persons also who do not have any homestead land. But this training and support encouraged them a lot and it was found that many of them took other's land for vegetable cultivation on share basis. To promote homestead gardening at the community level CCDB provided vegetable seeds and saplings to 6,211 reference people including training participants.

Lalminsum is now a prosperous gardener

Thirty-one years old Lalminsum Lusai of Bandarban has become prosperous gardener. His father, who died a few years ago, was a beneficiary of CCDB. Lalmin became PI member after his father's death. He has to maintain a large family of eight members including his brothers and sisters. His wife is a housewife but helps her husband in gardening. His younger brother and sister, who are studying in class XI and IX, respectively, also help their eldest brother in gardening.

After being involved with CCDB he received various species of saplings and seedlings and also some training especially in horticulture. He purchased 5 acres of grove land for cultivating pineapples in 1994. He earned Tk. 50 thousands in the first year and till this year his total cumulative earnings amounted to Tk 700,000. This year he earned Tk. 140,000 from pineapple cultivation. More than 4000 pineapples were still in his garden for sale at the time of writing this report. He hoped that at least Tk.30, 000 will be earned by selling this stock.

Cultivation of pineapples is getting popular in this area day by day. Many of the neighbors raise their income by growing pineapples. Lalmin looks forward to a brighter future when he will grow pineapples on a larger scale. He is very serious about his children's education. His eldest daughter is a KG level student at the 'Home of Blessing School' at Gazipur near Dhaka.



Promotion of Eco-farming

CCDB has been promoting eco-farming for many years through training, yard meeting and technological support. A total of 483 farmers participated in the training program in eco-farming. After being imparted training they are now convinced that eco-farming increases the soil nutrients and the yield as well. Eco-farming requires low inputs which decreases the production cost to a considerable level.

Increased production contributes to ensuring the food security as well as the livelihood standard of a household. CCDB also organized many yard meetings

at each of the CPRP working areas to disseminate the knowledge about the importance and usefulness of eco-farming. A total of 2,438 persons took part in these meetings.

As a part of promotional work several billboards were erected at different public places. These billboards convey the message that chemical fertilizers and insecticides are harmful while organic fertilizer prevents degradation of soil nutrients and increases the production, etc.

Journey in searching of light

CCDB Manda area office started working with Sangsail Marshal Dar Forum since last September. The forum consists of 56 reference people from Santal community of them 23 are male and 33 are female. They had been with different NGOs since 1992. But these NGOs only operated savings and credit programs among the poor adibashi people. As a result they were not able to improve their standard of living to a mentionable extent.

When they came to know about CCDB, they expressed their interest to be involved with CCDB. After assessing their socio-economic status CCDB approached and invited them to be united under Forum (Peoples Institutions). Since then their journey to a better life started. They took the opportunity to involve CCDB by hearing the name from their relatives and some staff of CCDB. The forum has already bought 0.5 decimals of land for forum house and received cows, goats, partial housing support and various training opportunities from CCDB.

They were found very happy to receive such support services including pond excavation. This jointly owned pond was leased out to a Bengali at Tk. 3000 per year for several years. However they failed to get the lease amount before. But this year the forum leaders convinced the lessee and returned the lease value. They took the possession of the 55 decimal pond for 10 years by signing a deed of agreement with the owners.

Forum members excavated it through the job creation activity of CCDB. They repaired the banks of the pond and link road to their village. The forum development committee has begun to culture fish and cultivate vegetables on the banks of the pond with necessary assistance from Upazila Fisheries and Agriculture Department. The income from the pond will be deposited at the forum fund.

Now they have a sustainable income source and use the water of this pond as necessary household works. They are hopeful to be able to face 'Monga' by additional income from the pond. They have realized that only credit is not enough for their development. The Forum has opened a new horizon for them. They are now more confident than ever before. They are trying to utilize the government resources. They are sending their children to preschool and drink safe water from a semi deep tube well, which was provided by CCDB. In Santali language 'Marshal' means 'light'. Now they think, their actual journey towards light has now started.

Linkage Established with GoB training Institutes

Because of the resource constraints it is not possible for CCDB to arrange livelihood training for all reference people who really need it. To find a way out CCDB has been exploring the possibilities of utilizing the services of some institutions that provide skill training at nominal cost. Therefore a linkage has been established with different GoB departments for obtaining training for the reference people. This year a total of 352 reference people received training in livestock rearing, fish culture, sewing, credit management, etc from the Department of Youth Development.

Training and support for fish culture

Fish is still the major source of protein for the rural poor. A household having a small water body can meet the domestic need round the year through proper fish culture. Even they can earn a modest income by selling the surplus. This does not require a large investment, only some skills and initiatives of household members are required. In view of this CCDB transferred skills needed in fish culture to 75 of the reference people. In addition, all of them were provided with some financial support for pond management and stocking. After being imparted training, most of them started fish culture. A few of them, who have no ponds of their own, have leased ponds.

Rural Petty traders emerged

The ultra poor have no access to any formal or informal credit. Often they can not start any petty trade even as they are unable to manage the initial capital. CCDB believes that if these people are provided with some capital, along with guidance, they would emerge as rural petty traders. More importantly, these people will be self employed as well as make themselves able to achieve a better standard of living. During the reporting year CCDB



provided capital support to 1070 reference people for petty trading. Many of them were traders already; and they used this money to expand their small business. The traders received Tk 3000 to Tk. 5000 per head and a total amount of Tk 3,210,000 has been disbursed so far. This money has been given only in the phase-in area where the reference people need to wait a few months to take loan from their respective forum. The forum members mainly invested the money in small grocery shops, tea stalls, betel-leaf shops etc.

Livelihood skill enhancement training support

CCDB has been trying to develop a group of skilled youths who can sell their skills at the job market and earn an income. At Gournadi area office CCDB offers skill training in computer operation, motorcycle repairing and diesel engine repairing.





Skill training in lathe and welding is offered at Chapai Nawabganj area office. Some CPRP areas arranged training in tailoring for young women. In the reporting year a total of 211 persons received such training.

A total of 96 trainees completed computer training in the reporting year. Of them 11 persons have already managed job in different institutions and the rest are searching for employment. A total of 16 students completed the motor cycle repairing course. Four of them managed job in different garages. The diesel engine repairing course was completed by 13 youths but they are yet to manage any full-time job. But they have started working as freelance mechanics. Owners of the irrigation pumps call them when their machines give trouble. The demand of

training in lathe and welding is high among the youths as many people got jobs 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 is presented in the following table

CCDB provided driving training opportunity only for adibashi reference people living in Bandarban. During this year three adibashi youths successfully completed three-months driving training. All of them have already qualified in the driving test and obtained license from Bangladesh Road and Transport Authority (BRTA) and two of them have managed job.

Job creation during Monga (lean period)

Most of the people living in rural areas of Bangladesh depend on agriculture for their livelihood. Because of the seasonality in agriculture



pattern in Bangladesh the farm workers do not have any job for two or three months in a year. This period is generally known as monga period in rural areas. Because of the unavailability of work the poor often have to starve. To enable these poor people to survive during this crisis period CCDB took several measures like homestead raising, public place

Current status	No of trainees
Engaged in same occupation	205
Established own workshop	19
Managed job in other organization	121
Working abroad	65
Managed part-time job	81
Total	491

raising, etc. to create job opportunities. This year CCDB created job opportunity for 35,500 person - days in 11 CPRP working areas.

Support for Land issues

The people of the ethnic community living in the North mainly depend on agro based livelihood. Land is their main livelihood asset. But these adibashi people are losing land ownership day by day because of poverty, illiteracy, pattern of traditional property rights. Many of them mortgaged their land and have never been able to redeem it. As they do not have any other skill to diversify their livelihood, their miseries cross all limits. Once they collected food from the forests but it is also becoming difficult because of deforestation, privatization, etc. CCDB has long been working for restoring their hope through providing support for redemption of their land. This year a total of 105 adibashi families under CPRP Daudpur working area received such support. They got their land back and started cultivation again.

Traditionally, the pahari people living in Chitagong Hill Tract areas have no permanent ownership of land. They move from one place to another for jhum cultivation. But CCDB has been struggling for long to establish their permanent ownership on land. This year, CCDB provided support to 200 families to initiate the process. The necessary papers have already been submitted to the local GoB land office.

Challenges

- In many cases executive committees of phase-in forums were not much efficient in selecting appropriate RP for better achievement.
- Allocation for productive assets was inadequate which created some frustration among the forum members of the phase-in areas.

- Lack of adequate staff with background in agricultural science created some problem in implementing agriculture related activities.
- The unbridled price hike of food and other essentials has affected the livelihood and pace of poverty alleviation of our reference people.

Promotion of Education and Culture

Promotion of education and culture is one of the important activity components of CPRP. Education is considered a basic human right which enables people to have access to services and information for sustainable livelihood. Being a socially responsive organization, CCDB promotes education among the marginalized and poor people. Majority of our reference people are illiterate and can not teach their children at home for which they can not qualify for enrollment in public primary schools. As a result most of the children have never been able to receive even the primary level education. CPRP made efforts to encourage the reference people to continue their children's education, and motivate the local GoB education department to improve the education facilities at schools. During the year CPRP also made efforts in preserving and practicing their traditional culture.

Children are going to school with a dream

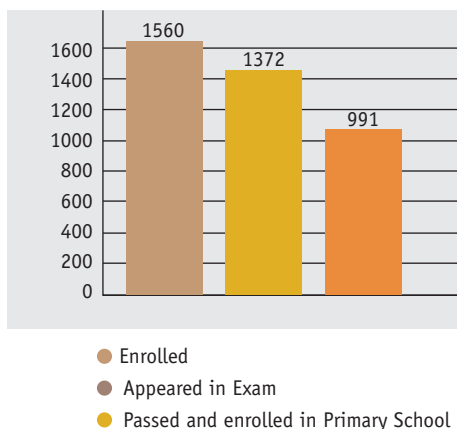
During the reporting year, a total of 7,640 children were enrolled in 243 pre school centers both from Phase-In and Status-Quo areas. The main objective





of pre-school facilities is to enable children for preparing themselves and motivating the parents to send their children to formal school. These centers are mostly located within the vicinity of forum members' houses and managed by local committee comprising forum members. All of these centers are provided with necessary furniture and teaching materials for smooth functioning. Books are also given to the children. It is worth mentioning that 1372 children out of 1560 enrolled in the previous year passed the annual exam and of them 991 qualified and were enrolled in primary schools.

Reference people of Bandarban project are primarily from the local ethnic community who speak their own native language. As a result their children are unable to attend GoB primary school where the medium is Bangla. Moreover people living in remote areas can not send their children to the schools located in distant, relatively plain areas. In view of this, CCDB has been operating a good number of primary schools in remote places for the last twenty years and provides all materials including books. Teachers are appointed from local ethnic community and trained by our staff. The primers used in schools are in three ethnic community languages i.e. Bawm, Murong and Marma. Though it was planned to establish 40 schools, we had to reduce the number to 32 because of unavailability of students. Many national and international organizations are operating schools with better incentives both for teachers and students. During the reporting year, 929 students (boys 375, girls 554) are studying in 32 primary schools. The schools usually follow the calendar year and the annual exam will be held in December 2008. It may be mentioned that a total of 819 students appeared in final exam held in December 2007, of them 697 passed and were admitted to high schools.



Teachers are trained

Efficient teachers are essential to provide quality education. Therefore training is arranged for the school teachers. During this year a total of 244 teachers were imparted training for preschools and 21 for primary schools at Bandarban.

Parents and students are encouraged to continue education

Because of ignorance and poverty, our reference people are often not interested in higher education for their children. During the reporting year, 22 workshops were arranged for parents to encourage them for higher education for their children utilizing the opportunities offered by GOB and NGOs in the form of stipends or other facilities. They were assured that CCDB will provide all possible



cooperation in getting such facilities. These workshops helped the parents to realize the importance of higher education.

Education assistance enabled students to continue education

It is very common that after completing the primary level schooling, children of poor families can not continue study due to financial constraint. But there are a lot of children from poor families who have the potential to be educated properly; they only need financial assistance for meeting the expenditure. In view of this CPRP provided financial assistance to the needy but meritorious students both from Phase-in and Status-quo areas. This assistance is provided



to students of class VI to IX and those to appear in SSC and HSC examinations respectively. In the reporting year, a total of 1611 students got assistance among whom 587 were in class VI, 390 in class VII, 252 in class VIII and 194 in class IX. This assistance was given mostly for purchasing books and other education materials. Moreover 122 SSC and 68 HSC examinees got assistance for paying examination fees.



Dilruba is now in college

Dilruba Yasmin Kona is now a college student. She is the elder daughter of Nazma Khatun, a member of the Bokul forum of Roghunathpur village under Lalpur upazila of Nator district. Dilruba's father is a street vender and does not earn enough for a 5 members family.

It was difficult for the family to continue Dilruba's education uninterruptedly. Dilruba's mother Nazma got some financial assistance from CPRP Ishurdi office under the small business support component of the program and gave that money to her husband to invest in his street vending. The petty business support from CCDB helped the poor family to earn some extra income and thereby to support Dilruba's study up to class XI. But at the time of SSC examination of Dilruba her parents found themselves unable to pay the registration fees and examination preparation coaching fees. Dilruba's mother applied to CCDB Ishurdi office for financial help to pay her daughter's registration and coaching fees and CPRP Ishurdi office provided her cash support under the 'Education Assistance for Poor Students' component. The stipend from CCDB and some savings of her parents helped Dilruba to pay the registration fees and to avail four months of preparatory coaching. Finally, Dilruba appeared at the SSC examination and came out successful obtaining A+. Now she is a student of HSC level and studying in a reputed college, namely Rajshahi Government Degree College. It is because of her SSC level result that gave her chance to be admitted to a famous college.

Efforts made in preserving and practicing traditional culture

We, the Bengalese and the ethnic communities have a very rich and unique cultural heritage. But the intrusion of exotic culture is becoming a threat to the continued survival of our distinct culture. During the reporting year, a total of 11 cultural programs were organized in different projects. The Bengali new year (Pohela Boishak) was observed in three locations by forum members where local folk songs and plays were arranged and traditional food fair (Pitha mela), agro fair of home based products etc held. Besides, as promotional activities, education fair, cultural events and discussion meetings on different issues were organized in five CPRP areas. In two ethnic areas, namely Daudpur and Bandarban, indigenous cultural programs were organized where traditional songs and dance were performed using traditional musical instruments. Local government people, professionals, local elected body (LEB), community leaders, in addition to community people attended these cultural actions and they highly appreciated these initiatives.



Important days observed

As a part of cultural promotion, various issue based days were observed at project level. In ethnicity based project of Bandarban and Daudpur, the International Indigenous day was celebrated in a festive mood with the aim of promoting cultural heritage. Rest of the projects observed various issue based days like the National Victory Day, International Mother Language Day, Independence Day, World Literacy Day etc. in collaboration with



local government and other local NGOs. Rallies, street dramas, folk songs, discussion sessions, and fairs were major events of the days' programs. Everywhere events were enthusiastic with the presence of local government officials, eminent journalists, local elite, professionals and people from other sections of society.

Challenges

- ❑ Currently many international and national organizations have started primary schools in Bandarban. In addition they offer attractive salary for teachers and other incentive packages for students as well. It puts the project in a difficult situation to retain teachers and find adequate number of students for its schools.
- ❑ It is very difficult to find teachers conversant with the varied dialects in Bandarban area. So despite the training the project still encounters the problem in communication with the students.
- ❑ Gopalganj, Gournadi, Daschira and Jalalpur areas have largely been affected by flood and the cyclone SIDR. The education of children suffered because the schools remain closed for many days.
- ❑ The amount of education assistance provided was not adequate compared to requirements and many of the promising students from poor families could not be given this opportunity which created a difficult situation for them to continue education.

Health, Nutrition, WATSAN, Environment and HIV/AIDS

Access to health care services is one of the fundamental rights. But this right has largely remained unmet in Bangladesh because of the resource constraints, lack of commitment of the duty bearers etc. Being a resource poor country, poverty is wide spread affecting the vast majority of our population. It contributes to high incidence of communicable diseases leading to poor health including malnutrition. Moreover access of the poor people to safe drinking water and sanitation is also negligible. Though Bangladesh is a low prevalent country in terms of HIV infection, mass awareness for prevention is still needed to be promoted. During the year CPRP implemented a number of activities relating to health, nutrition, WATSAN, environment and HIV/AIDS with the reference people of both Phase-in and Status-quo areas.

Reproductive Health Training for eligible couple

Open discussion on sexuality is discouraged in our society. So most people, (particularly young men and women) have misconceptions about sexuality and reproductive health. Each year a huge number of teenage girls get married and most of them become pregnant soon which puts their life at risk due to pregnancy related complication. In view of this situation community based education session has been organized for rural eligible couples with the aim to contribute to reduction of maternal mortality rate. The training is designed for two days focusing on the topics like basic information of reproductive organs and health, early pregnancy and its related problems, family planning etc. using very simple language in participatory approach. During the

reporting year, a total of 694 persons, 345 male and 349 female, participated in these sessions.

Adolescents' knowledge about reproductive health has increased

Almost 23% of the people of Bangladesh are adolescents. Due to unavailability of information on sexuality they often develop some wrong perceptions which are sometimes harmful as they experience different physical and psychological changes during this period. Realizing this, CCDB conducted several education sessions for adolescents to provide them



information regarding sexuality and reproductive health. During the reporting year a total of 1,113 adolescent boys and girls took part in such education sessions. Before attending the sessions 50% of the participants had very little knowledge about reproductive health but after the sessions it was observed that they had acquired adequate knowledge that will be useful during the rest of their life.

Rishipara is now a healthier Place

Rishipara in Monirampur upazila of Jessore district is a locality where live 300 hundred Rishi families. They are a marginal section of the Hindu society. Traditionally they earn their livelihood by making of bamboo baskets, rubber gaskets and bicycle seats. The Monirampur area office of CPRP has started working in Rishi Para since February 2008 with the aim to improve their socio-economic status.

At the initial stage of forum formation, the overall environment of the locality was lamentable, filthy and full of bad odors. They used to raise pigs and cows in open sheds and dump all the refuse in open place and often the refuse overflowed the yards. There was no sewerage system to drain out human excreta and polluted water; rather these inundated the surroundings, which became a breeding ground of mosquitoes and germs that can cause different water borne diseases. The nearby pond which they use for bathing and other household chores was seriously polluted. Children used to play in dirty courtyards in bared feet, urinate and defecate in open places. The use of biomass as cooking fuel, and burning of rubber heavily polluted air. The inhabitants of Rishipara hardly practiced personal hygiene. They had many misconceptions and often engaged unsafe behavior that hindered a healthy life.

The CPRP staff worked hard for improvement of the environment of the Rishi para. Series of formal and informal discussions, education sessions, individual discussions etc. were held with the habitants of the para with the aim to create awareness of healthy life. CCDB arranged several training sessions on personal hygiene, health environment, communicable diseases, awareness etc. They were also provided with slab latrines. These initiatives have contributed a lot in creating awareness and bringing changes in practices, which is already reflected in a gradual improvement in the environment of the locality. The yards are found clean, pigs, cows, and fowls are in sheds and wastage is removed from the ponds. People are using slab latrines, washing their hands after defecation; children are also being trained to use latrines. People are using boiled water for drinking. Now the overall environmental condition has changed and people are in relatively good health.

Knowledge about Safe Motherhood essential for expecting couples

It is already evident that deaths of women due to pregnancy related complications can be prevented through taking simple and cost effective measures.



Ignorance and prejudice attached to pregnancy often prevent families from seeking proper medical care in due time. Simply education on safe motherhood can, to some extent, reduce maternal and infant mortality due to pregnancy related complications. During the reporting year a total of 877 persons received training in safe motherhood. It was observed later that the knowledge base of 83% of the participants had increased significantly.

People are made aware of communicable diseases and hygiene

People can get rid of some communicable diseases if they have adequate knowledge of the preventive



measures. Without such knowledge people may fall sick frequently which will ultimately affect their livelihood. It is also very difficult to combat poverty with ill health as it can reduce efficiency, erode savings, etc. In aiming to create a mass awareness CCDB carried out a series of yard meetings in all CPRP working areas on communicable diseases and hygiene. A total of 1,192 persons took part in these meetings. Participants were mostly women. As these meetings were conducted at daytime the men could not attend due to preoccupation. These meetings were held in open spaces and a lot of people gathered around the meeting places and listened to the discussion.

Family Planning Camps organized

Keeping the population size at an optimum level is a great challenge for Bangladesh. Annually population has been increasing by 1.4%, resulting in an enormous pressure on land and other resources. Though a significant achievement has been made in containing the population growth over the last few years, promotion of family planning measures is still required. Realizing the need CCDB sought assistance of the local government officials and local family planning department to conduct family planning camps in some of the CPRP areas. In the reporting year CCDB arranged 11 camps at government's Family Welfare Centers (FWC) or at Upzila Health Complexes. A total of 46 tubectomy and 22 vasectomy operations were performed by the experts of these centers.

Response to environment conservation and social forestry

Degradation of the environment is a growing concern. Human activities are a major cause of climate change, and magnitude of its consequence is mostly felt in developing countries like Bangladesh. The rise of temperature is gradual but its effects will



be severe on water, air, food, shelter etc. In a bid to contribute to environment conservation, community based awareness sessions and distribution of saplings for developing social forestry are planned at project level. During the reporting period, yard meetings were organized for forum members to discuss environment and impacts of climate change. A total of 660 people attended these yard meetings.

Besides holding awareness sessions, saplings of both fruit and timber trees were distributed to many public institutions like schools, madaras, mosques, colleges etc. for developing social forestry. The project organized discussion with community leaders and LEB in selecting places for forestation prior to distribution. During the year a total of 25,756 saplings were distributed.

Impacts of climate change on human health highlighted in World Health Day



Climate change has now become a global issue. The gradual warming of world weather would produce abrupt and acute effects on many essential determinants of human life. Reviews of the impacts of climate change on health by scientists have revealed that the consequences of rapidly changing climate are likely to be overwhelmingly negative and not evenly distributed. It will largely concentrate in the developing countries like Bangladesh which has least contribution to the process of change. The theme for World Health day 2007 was '**protecting health from climate change**' with the aim to intensify the response of global policy makers to adverse effects of climate change.

The CPRP area offices organized rallies using bicycles as a symbolic measure in prevention of emissions of green house gases. Moreover, meetings were held with GOB personnel, local elected body (LEB), community leaders, professional etc. at project offices to discuss health consequences of climate change and identify individual roles in mitigating process.

Assist PI/Networks in accessing GO health services and facilities at local level

Reference people of CCDB are the extreme poor groups of the rural community and ill health from ignorance become part of their everyday life. Being poor, they were widely affected by exclusion from mainstream society and it limits their access to many basic needs. By introducing RBA as strategic approach in programme implementation CCDB has enhanced forum/networks' capacity by building skills and providing information to ensure the right of access to services. Given the country's resource limitation, information is the prerequisite for forum/network member in seeking available health services from local facilities. A total of 11 workshops were organized in both status quo and phase out



areas with the participation of both forum/network members and GOB health personnel. These workshops provided an excellent opportunity for the poor to build relationship and express their difficulties regarding seeking services from local health centers. It was found that GOB health personnel were quite willing to cooperate with them.

Supply of slab latrine

Majority of the people in rural areas do not have access to adequate sanitation facilities. In a densely populated country with frequent inundation with flood water, sanitation of poor people always remains a big challenge. Improving sanitation for rural poor is a difficult task which needs both infrastructure and education. Members of forums received a total of 830 slab latrines consisting of three rings with a slab each and also cost of

erecting sheds during reporting period. The recipients were also provided education on how to use the latrines properly.

Arsenic mitigation

The drinking of arsenic contaminated ground water is grossly affecting the health of about 30-35 million people in Bangladesh. Apart from community based education on impacts of arsenic on health, 45 new tube wells were distributed and another 100 tube wells repaired to ensure availability of arsenic free water.



Provide Safe drinking water

A major problem in Bandarban is availability of safe drinking water. For the people in the hilly areas the source of water is natural springs and these springs are mostly located at the bottom of the hill. Women have to travel a long distance down the hill to collect water from the spring and then carry it upwards. Considering such a difficult situation, local technology was developed using gravitation force to collect water through iron pipe from the spring to the nearby para or community, this is termed as spring water system (SWS). Since inception CCDB has so far installed a total of 25 SWS in Bandarban and during the reporting year one system was newly installed in the phase- in area of Thanchi.

Community health centres in the remote places

A total of 5 community health posts are providing

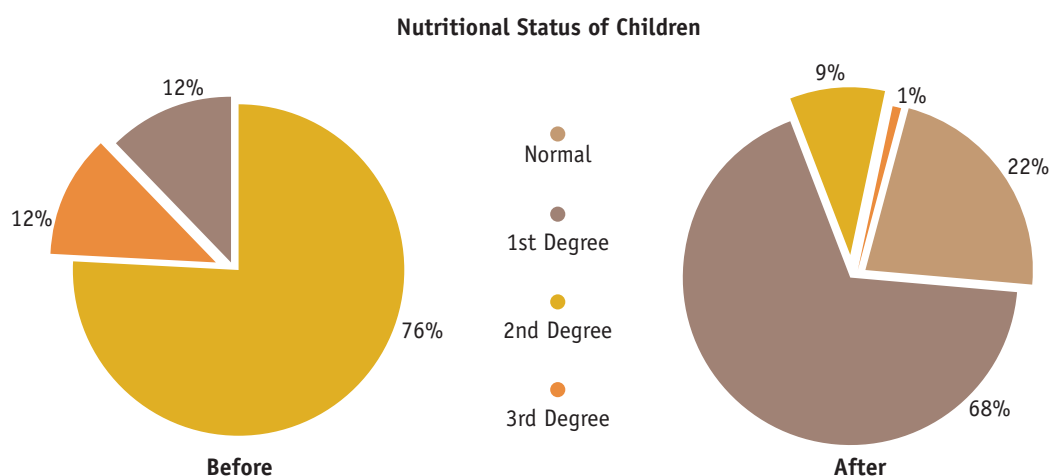
primary health care to poor people at affordable cost. Out of the 5 health posts, four are operating in Bandarban and one in Tanor under CPRP-Chapai project. The cumulative number of people who received treatment from these health posts was 5306 during the reporting year.

Improving nutritional status of the malnourished

Nutrition deficiency among under five children is strongly associated with decreased learning capacity, lower productivity in adulthood and increased risk of communicable diseases. In view of this situation, a community based feeding activity is being implemented under CRRP in all 11 projects for under-5 malnourished children. Final selection of children for enrolment in feeding program was done by assessing the status of malnutrition with a three point scale using standard weight for age method.

Children with 2nd & 3rd degree malnutrition would meet the criteria for feeding program. A complete

balanced and full meal was provided to all children for six months (five days in a week) and each center has on average 20 children to feed. A woman from the local community is appointed to cook and serve food with the supervision of forum members. A customized growth monitoring card has been developed for monitoring the progress of children and the weight was recorded once in a month. The meal is usually made of rice, pulses, sweet pumpkin, potato, leafy vegetables, oil and eggs combined in measured quantity for proper balance.



A local committee composed of mothers of children enrolled in feeding center is formed to oversee the management and hygienic condition of food preparation and center. It would provide opportunity for them to learn by getting involved with the process. During the reporting period, a total of 2300 children were surveyed and of them 1652 were finally enlisted for feeding. In all 80 centres operated in 11 project areas, with the highest 26 centers in Daudpur project area.

Developing informed members through training in HIV/AIDS

Generally women in rural areas have very limited mobility and their lifestyle is mostly determined by conventional male dominated norms and culture. This social and cultural context limits women's access to information and services necessary for a healthy life. In case of HIV vulnerability, women are apparently at a lower risk compared to men as they have sex only with their husbands with few exceptions. However there are other challenges as man has increased opportunity of mobility outside the family with more economic freedoms and have paid sex. In addressing these issues, efforts are made to organize community based education sessions on issues related to HIV/AIDS with the aim of developing trained members who can disseminate information among the peers. During the reporting period, two-day training was organized in each project area for 433 members of both status- quo and phase- in forums. Topics discussed included information on vulnerability of people in the context of gender disparity, risk factors for spreading infection compared to current status and analyzing the local situation.

Local level advocacy for sensitizing community opinion leaders

The nature of HIV epidemic in countries like

Bangladesh calls for increasing response from the leader at all levels. The opinion leaders need to be made aware of the issues. The projects organized day long workshops for elite and social and religious leaders to discuss the current status, challenges and local risk factors in order to determine the possible future course of action. A wide range of people from different walks of life were invited to attend the workshops and provide their inputs. During the reporting year, a total of five workshops were organized with 187 participants.

Orientation of journalists for local media coverage on AIDS related issues

Despite vast ignorance and complete non visibility, HIV is no longer an unknown issue to our countrymen due to extensive campaign in the media. But it is evident that understanding of the risk factors is still low.

In absence of a vaccine against HIV infection, social vaccine of education and awareness is the only preventive tool in our context. The media, which conveys information and moulds public opinion, must remain at the center of campaign to help people make informed choice. Additionally, the media can be instrumental in breaking the silence that envelope HIV/AIDS and in creating an encouraging behavior for combating the stigma attached to HIV and facilitating open discussion of the issue.



During the reporting year, five workshops were organized at the project level where total 51 journalists participated. The workshops were designed for two days. On the first day detailed discussion was held on accuracy of information and the overall situation of HIV/AIDS in the country. The second day was devoted to planning for skill enhancing through preparing reports and facilitating analytical discussion. All of these workshops were organized in collaboration with the local press clubs to ensure active participation of journalists.

Dissemination of information through cultural events in health fair

Eleven health fairs were organized. A total of 9742 people attended these fairs which disseminated



knowledge about health including the problem of HIV/AIDS. The messages given were developed in an entertaining way with popular interactive drama and songs in the local dialect.

Observance of World AIDS Day

The projects observed the World AIDS Day 2007 in an enthusiastic way. Events like rally, discussion meeting marked the day. A poster was developed highlighting the theme of the day and distributed to all projects for display. The theme of the day was 'Leadership' under the campaign slogan 'Stop AIDS, Keep Promise'. It is rightly believed that committed



leadership can bring a visible change in the response to HIV pandemic.

Courtyard meeting

The issue of HIV/AIDS is closely linked with sexuality and a lot of misconception and prejudice prevail within the community. Intimate discussion in an informal environment enhances understanding and replaces mistaken beliefs with factual information. It is the most effective approach for rural women who have very limited mobility due to socio-cultural restriction and lack of access to information on various health issues including HIV. During the reporting period, small group meetings were held in open courtyards of houses with mostly female members on various issues. The topics covered in discussion included gender based vulnerability, issue related to HIV transmission and prevention, risk perception etc. During the year in three such meetings were held with each group.

Livelihood support for people living with HIV/AIDS

CPRP has been providing support for livelihood to people living with HIV/AIDS to help them cope with the changing pattern of their lives. But it is very difficult to identify and select persons with HIV

infection suitable for support in the context of zero visibility of the problem. So CCDB enters into mutual cooperation understanding with organizations specifically working with people living with HIV/AIDS to get their active assistance for providing support to those who need it most. Accordingly two organizations have been selected for this cooperation and request for primary selection. During the reporting year, a total of 16 people, of them 9 male and 7 female, were finally selected for support and financial support was provided through these organizations. The support was mostly provided for small scale business, poultry and livestock rearing as means of self-employment in the context of the high level stigma and discrimination that persist in society.

Reduction of garment workers' vulnerability to HIV/AIDS

In Bangladesh, a large number of adolescent and young women migrate from rural areas to participate in wage labor. Most of them live in city slum areas and work in the garment industry. Most of the garment factories are in Dhaka. Nearly 2 million people work in this sector. An estimated 80 percent of all total garment workers are female, of whom 50 percent are adolescent girls. The risk of contacting STI including HIV/AIDS is a major public health concern for adolescents. Since the sexual habits of unmarried girls and boys of this age group are



changing, knowledge about STI is crucial. Although social customs discourage premarital or extra-marital sexual relationships, the scant evidence from small-scale, in-depth qualitative studies indicate that such relationships are more frequent than commonly believed. These groups are especially vulnerable to unwanted pregnancy and diseases, including STIs and HIV infection, and the stigma and discrimination associated with either condition.

A small scale intervention has been initiated by CPRP in 10 garment factories of Dhaka city. The intervention aims at improving the access to information on HIV/AIDS for adolescent garment workers through creating an enabling environment within the factory. CCDB is very new in this field and having no experience of working with garment workers. For this reason, a mutual understanding has been made with an organization having long experience with the said group for collaborative efforts. The intervention has a fair mix of awareness rising activity along with local level advocacy with the different levels of management staff.

Advocacy with factory management

Working in a garment factory is a time bound and target oriented affair since it is a must to satisfy the need of the buyers. So workers in the factory are always pressurized and have very little time to take rest. In view this there is a need to orient the management level staff of the said factories with the aim to create opportunity for participation of workers in awareness building sessions. This local level advocacy is done with two tiers of management who mostly regulate the mobility of workers i.e. floor supervisor and management staff. During the reporting year, two meetings were organized with two tiers of staff and a total of 46 staff members from all the 10 factories attended. It was a half day meeting where participants got information on current HIV/AIDS situation, importance of such

program in garment factory and overall intervention design. Then all the attendants were invited to participate in open discussion to get their feedback and support for smooth implementation.

Development of peer educator through capacity building

For making information available to adolescents in an accurate and convenient way, peer education approach is very effective. During the reporting year, a total of 50 peer educators (PE) were selected and given basic training in HIV/AIDS, STI, prevention etc. from all the 10 factories. As garment workers are mostly adolescent girls, three of the five PE from each factory are female. The primary responsibility of PE is to organize group sessions within factory premises and jointly facilitate the sessions with staff of collaborative organization. They also facilitate informal discussion with workers during their leisure or lunch break.

Group meeting with garment workers

Mostly adolescents, particularly girls, from poor families get employment in the garment factories. Their life style abruptly changes after employment and they get access to moderate financial resources that create many opportunities for them. It also increases the likelihood to be involved in risk taking behavior out of ignorance and curiosity in relatively free urban environment. In view of this situation, small group meetings were organized for informal discussion on adolescent reproductive health along with STI and HIV. The meetings were usually conducted during lunch break with 12-15 people and they were provided lunch to get adequate time for discussion. Experience indicated that it created a good opportunity for the garment workers to get necessary information and enabled them to take informed decision. During the reporting year, a total of 240 group sessions were organized in 10 factories.

Challenges

- Access to health care services has largely remained unmet in Bangladesh because of the resource constraints, lack of commitment of the duty bearers etc.
- People's consciousness of health and hygiene is improving but proper practice is yet to take place.
- Working with extreme poor is a big challenge for CPRP. They need more services to maintain better health and nutritional status.
- The country has an increased threat of HIV infection. Still many people are not adequately aware of the ways to avoid the HIV infection.

Gender Equity and Justice

Women in Bangladesh compared with men, have a subordinate status in terms of decision making, setting agenda for their lives and participating in social and political affairs. Considering the fact, CCDB has prioritized gender equity issue in CPRP. As a gender sensitive organization, CCDB believes that women's advancement and rights issue should be included in any development intervention. Because women's rights are fundamental human rights and unfolding women's potential is essential for sustainable development.



CCDB intends to see a more gender friendly environment with better access to justice for women through the Gender Equity and Justice component of CPRP. During the reporting period, CPRP engaged its efforts in awareness raising along with legal assistance and tracking the program implementation process from gender perspective.

Workshop on Gender Equity and Justice at PI level
Gender equity means a fair deal to both women and men in terms of rights and resources. Workshops were organized to infuse the participants with the spirit of gender equity and make them responsible to create a positive environment for women and girls for reducing gender based violence and discrimination. A two day workshop was organized in

each of the 11 CPRP working areas where a total of 336 people - both husband and wives- participated. These workshops helped to build a common understanding on gender and development, effect of gender disparity in family and society, causes of male dominance and the need to work for gender equity among reference people. In order to make these workshops participatory the program included experience sharing, case study analysis, lecture with visual materials and group work. It has been observed that the participants are disseminating their learning with family members, friends and community. Husbands who participated in the workshops apparently realized that they should share in doing household chores with their wives.

They are now a happy couple

Asma Khatun of Nalmura village in Pabna district was married to a man from the same village when she was only 14 years old.

Her parents gave her unemployed husband Taka 20,000 as dowry. This money they borrowed from different persons at high rate of interest. They expected him to start some business so that he could maintain his family with his own income.

But the expectation of Asma's parents was not fulfilled. The husband squandered the money within a very short time. Then he put pressure on her to bring more money from her parents. She was brutally beaten up and sent back to her parents when she refused to oblige him.

Asma's parents borrowed another Tk.10,000 and paid it to her husband. But that did not change the situation. Meanwhile she gave birth to a daughter and thus added extra burden on her parents.

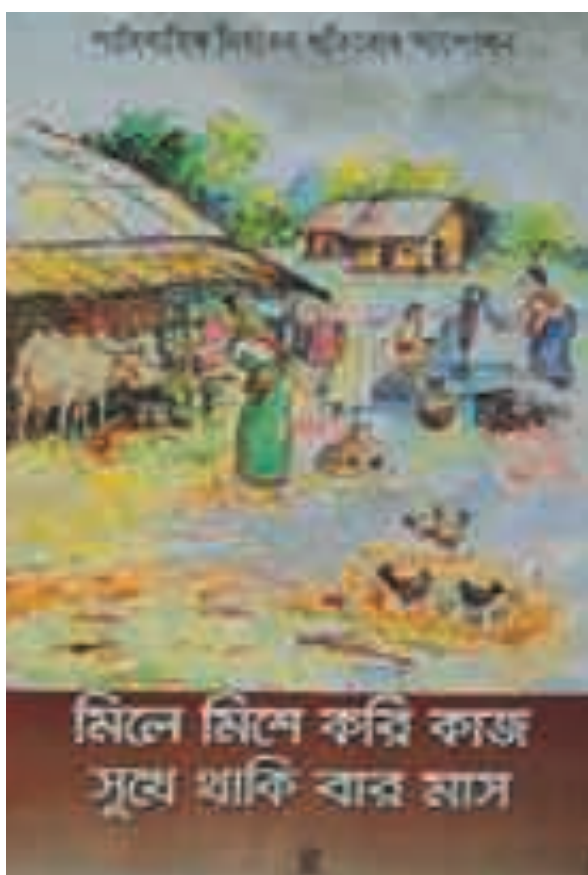
Asma's mother, Shirin Khaton, leader of Elachi Mohila Samity, shared the problem with her forum associates and CCDB. Then CCDB referred the matter to BLAST and BLAST held Salish meetings with both parents.

BLAST and CCDB officials together could finally succeeded in reaching an amiable settlement of the problem. Asma's husband realized his mistake and took her back. Now they are a happy couple.

Promotional activities to establish gender equity

Gender related violence is a common reality in our society. This is why CCDB has taken several initiatives to uphold a positive and just image of women and highlighted their contribution. A poster has been developed with the message “Mile Mishe Kori Kaj, Shukhe Thaki Baro Mash” (Let us work together and live in happiness round the year)”. It is distributed to the forum in all program areas, local and national organizations and different government institutions. Women's contributory role in livestock rearing and men's supportive role in child caring have been reflected in the poster.

A total of 16 billboards have been set up at important public places in 11 CPRP working areas. The message focuses on social negligence towards women, their rights to education, health, participation in social and economic activities etc.



Cultural activity is an effective and popular tool to address the issues like early marriage, dowry, wife beating, trafficking, girl's education etc. CCDB prefers cultural action as a tool in motivating and creating mass awareness. Under this activity a total of 11 cultural events were organized. People from all age groups spontaneously attended and enjoyed the programs that comprised jokes, recitation, folk songs, dance, drama etc. The main attraction was drama performed by forum people. This event helped the audience understand the negative elements of male dominant culture and how gender based violence destroys potentials of women.

Awareness campaign on domestic violence against women

Wife beating is still a common phenomenon in our rural community. In most of the cases the victims remain silent and unfortunately some of them commit suicide. In view of this sad reality a total of 39 court yard meetings were organized in the program areas with the participation of 975 reference people. The discussion was conducted using flip chats on causes of violence, nature of violence, bad effect and family and community's role in combating the evil and legal provision etc. It was observed that these awareness raising sessions were able to sensitize the participants to some extent.

Observance of International Women Day

With the slogan *“Invest more for women and girl's advancement”* the reference people of all CPRP areas observed the International Women day. In the morning, they brought out a colorful rally carrying placards and festoons. The rally was followed by discussion. In the evening, in most of the project areas cultural activities were organized emphasizing women's rights to choice; participate in production, health and education etc. Not only reference people but the people from nearby places came to enjoy the activities.

Awareness campaign against trafficking

Trafficking is another form of violence which is a curse to women and girls. Particularly the border areas of the country are the vulnerable zone for this brutality. To address this social violence, 5 workshops were organized in 4 CPRP areas near the Bangladesh-India border to build awareness among community and reference people. In the workshops a total of 125 persons, local religious and community leaders, UP members, school teachers and forum members participated. The discussion topics of the event focused on general analysis of trend and process of trafficking in the respective areas, possible measures for prevention and the role of different stakeholders of the community in its prevention.

Linkage with legal aid/ conflict resolution services for ensuring justice

Lack of awareness regarding legal procedure and inadequate cooperation from local government authorities and sometimes non-cooperation of law enforcing agencies are the main challenges that make it difficult to take any legal action against the offenders. Because of this reality, CCDB established good referral linkage with legal service providing

agencies namely, Bangladesh Legal Aid and Services Trust (BLAST) and village court at union level in some CPRP areas.

CCDB has been urging forum people to mediate in family related disputes through shalish by the village court. Regarding crime, they are urged to inform the CPRP area offices through respective forum so that they can refer the cases to BLAST for legal support. However, CCDB is also facilitating the process of building linkage between forums and the district court authority so that forum can obtain legal services as and when necessary. This involvement has inspired the reference people to fight against crime.

Gender issue in organization's interventions

As a development organization CCDB is committed to mainstreaming the gender issues institutionally and programmatically. Almost 78% of the reference people of CCDB are women. In the reporting period women were given preference in participating in capacity building events like training, workshops and exposure visits. In terms of promotion of leadership women are duly considered for inclusion in forum and network management committees. Women as well have been encouraged to involve in productive sectors and different social committees like disaster management, school committees. etc. Besides, with the aim to uphold gender friendly social environment a series of social awareness campaign were arranged by CPRP. In addition, to enhance knowledge of and sensitivity to gender development and domestic violence, HOPE arranged 3 days training course for CPRP staff.

Additional Activity

The 9th of December is observed as Begum Rokeya Day (Begum Rokeya- legendary woman of Bangladesh who is remembered for her pioneering role in

women's education. On this day, all program areas conducted discussion sessions with PIs about her contribution and momentous role in promoting girl's education. These sessions helped them understand the importance of education in building women as skillful human resource to reduce gender disparity.

Challenges

- Lack of gender sensitive education and ideas making it difficult to make forum people realize that gender based discrimination is not created by nature, it is rather created by human beings and it can be eradicated if they work with determination.
- Prevalence of patriarchal values and culture are an obstacles to creating women friendly environment as these treat women as lesser elements, and this leads to different forms of violence against women and girls.
- Economic dependence of women is another major obstacle to raising voices against inequalities and discrimination.
- Existing discriminatory laws, especially family laws relating to marriage, divorce, guardianship, inheritance to property etc. create inequality between man and women.

Promotion of Societal Peace

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

cultural activities. It is found that these activities are effective in ensuring community based conflict resolution and promoting social harmony.

Motivational Workshop for PI Members, Community and Local Elite

During the reporting period a total of 10 motivational workshops were organized with 558 people. Apart from reference people, local government representatives, teachers, local elites,



and religious leaders attended these workshops. The participants and discussants emphasized the "DO NO HARM" principles and renewed their commitment to preventing any anti-peace and communal activity which disturb the peaceful environment and social harmony. The participants in the workshops also expressed their determination that if any kind of religious, communal, social or even family dispute arises, they will take a common and united stand to resolve it.

PIs assisted to involve LG and Civil Society in Shalish (ADR) Process

Shalish as an Alternative Dispute Resolution is a well-recognized, legal and popular method in resolving conflict in the rural areas. This is popular because it is cost effective, fast and, above all, harassment-free. In Salish, community people can resolve disputes within the community. They do not

need to go through a complex process like trial at court. CCDB in some cases assisted PI members to involve civil society, UP Chairman, member in Shalish to make it more acceptable and transparent. CCDB also emphasized the effectiveness of Salish in motivational workshops. In two CPRP locations PIs acted as prime mover to arrange shalish and involve local government representatives, civil society, and religious leaders and others in this process to resolve conflicts.

Developed and Disseminated IEC Materials

As a part of peace promotion a total of 12 billboards have been developed and erected at different public places in CPRP working areas. These billboards convey the message of societal peace, religious and social harmony and good governance. Because of the use of some pictures the messages of these



billboards are easy for common people to understand. Moreover, 200 posters have been developed on the theme “Family peace and equity” and distributed among PI members.

Cultural Activities to Promote Societal Peace

CCDB also facilitated the Forums (PIs) to convey the message of peace through different cultural events like drama, role play, folk song and dance. In addition PIs organized peace fair with the assistance of CCDB. Everywhere people took part in these

events with a festive mood. Initial impression of the people was found very positive. They understand that peaceful environment needs to be maintained both at household and community level. In peace fairs UNOs, Local Government representatives, eminent journalists, ethnic community leaders, and civil society people were present. On the occasions the participants expressed their firm belief that the community should be united to maintain societal peace and harmony.

Challenges

- Keeping societal peace undisturbed is the key to realizing rights and opportunities of the poor and marginalized.
- Usually people of all faiths live together peacefully, but because of narrow political interest some hoodlums try to create unrest in the community and sow the seed of discord in society.

Community Based Disaster Preparedness and Response

Over the years, due to climate change and different other environmental factors including geo-physical setting, Bangladesh has become one of the most disaster prone countries in the world. Every year natural disasters like cyclone, flood, cold wave, drought, etc hit Bangladesh and cause lots of sufferings to the people. During any disaster CCDB was always beside the people in the past. CCDB believes only relief and rehabilitation can not reduce vulnerability of the people to disaster. Rather, if their capacity is increased they will be able to combat the disaster impacts easily. It was also observed that community owned disaster mitigation actions are cost effective and sustainable. Under



CPRP an effort has been made to increase the community based capacity in disaster preparedness.

Increased community capacity in Disaster Preparedness

It has already been widely recognized that if the community people are assisted to enhance their capacity through transferring knowledge, developing infrastructures and work jointly, they can combat disaster in a more sustainable manner. As a part of community capacity building this year CPRP organized 11 workshops with 298 participants at the community level. Further, in aiming to develop a group of volunteers to assist the community people in any emergency CPRP imparted training to 150 youths in emergency response. The courses focused on basic understanding of disasters in Bangladesh, climate change and its impact, community based preparedness, people's participation, survey and data collection techniques, emergency response, trauma counseling and disaster cycle etc.

Initial Linkage Established between Forums (PIs) and Disaster Management Committee

CCDB has been working in the area of disaster management for many years. During implementation of such interventions at the community level CCDB always felt the need of coordination with local government for better benefit for the disaster victims. Therefore an effort has been made under

CPRP to establish a linkage between PIs and disaster management committees at Union and Upazila levels. In some cases these committees need to be activated by the people's Institutions. During any disaster these committees have certain duties to protect the people living in the areas prone to disaster. CCDB thinks if the PIs work with close coordination with these committees, many difficulties can be avoided and more benefit can be ensured for the disaster victims. In general most of the community people are not aware that such committees exist. In CPRP working areas several meetings with the members of these committees have been held. PI members also attended the meetings. Initial discussion was very encouraging towards working together. The office bearers of these committees assured to extend all sorts of cooperation to the PIs in disaster preparedness.

Promotional Work on Disaster Risk Reduction

As a part of community preparedness for Disaster, CPRP developed IEC materials and also established billboards at different project locations. Basically these materials are aiming at information sharing and creating a positive attitude in people to disaster preparedness and mitigation. While establishing these billboards and distributing posters, it was ensured that the message reaches everyone in the community. Local Government representatives and community leaders were consulted during selection of places for billboards. The contents of the billboards focus on community based disaster preparedness and disaster mitigation.

Disaster mitigation

Flood is the most common and frequent disaster in Bangladesh. Each year millions of people are marooned by flood and people have to leave their houses for flood free shelter. In most of the cases houses are built above the normal flood level but



whenever any flood occurs with a higher intensity, water rises more and enters the houses. Therefore to protect households from flood water CPRP raised the plinths of 216 homesteads and 21 public places. This also created an opportunity for the community people to work specially during the lean period when they normally do not have employment opportunity. Community people and local government representatives were consulted during the selection of places/homesteads for rising.

Partial Housing support

Each year thousands of people in Bangladesh become homeless due to flood and cyclone. In most of the cases people who are in extreme poverty



suffer most as they can not build or repair their houses and live in an extremely difficult condition. Keeping this in mind, this year CPRP provided partial housing assistance to 285 homeless reference people.

Emergency Provision

CPRP needs to be prepared for the purpose of having a ready stock of some emergency materials to respond to disasters timely and effectively.

Accordingly during the year 4,500 sets of children's garments, 6000 blankets, 1077 sarees (women's wear) and 1088 lungis.(men's wear) and 188 pcs. of Plastic sheets were procured . These were procured from CPRP-Daudpur, Gournadi ,Bandarban areas and also from Dhaka. This created job opportunity and additional income for our reference people.

Emergency response

During the winter people living in the northern and northwestern parts of Bangladesh suffer much because of cold wave blowing from the Himalayas. CCDB, through CPRP area offices and networking organizations, distributed 8000 blankets and 2000 children's garments from the emergency stocks in Dinajpur, Chapainawabgonj, Jessore, Mymensingh, Rangpur, Pabna, Gopalganj, Barisal and Sirajgonj districts. During distribution special preference was given to widows, people with disability and elderly people.

Challenges

- ▣ The poor and marginalized are the most vulnerable to climate change impacts. This demands appropriate adaptation strategies.
- ▣ Coping capacity of the community needs to be enhanced.
- ▣ Integration of disaster preparedness into development needs to be done with greater focus on climate change.

Staff Capacity Building

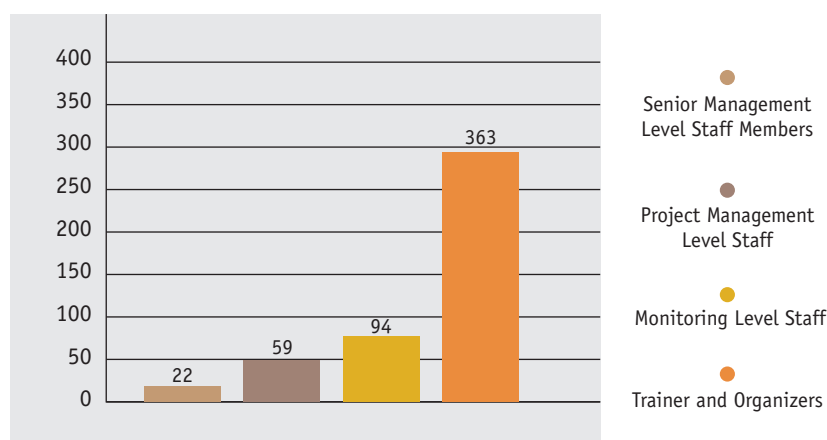
Improvement of understanding, skills and motivation of staff is essential for successful implementation of CPRP. Accordingly a number of initiatives were taken in cooperation with Human and Organisational Potential Enhancement (HOPE) Foundation. HOPE conducted a need assessment to identify the areas where the staff members require training to enhance

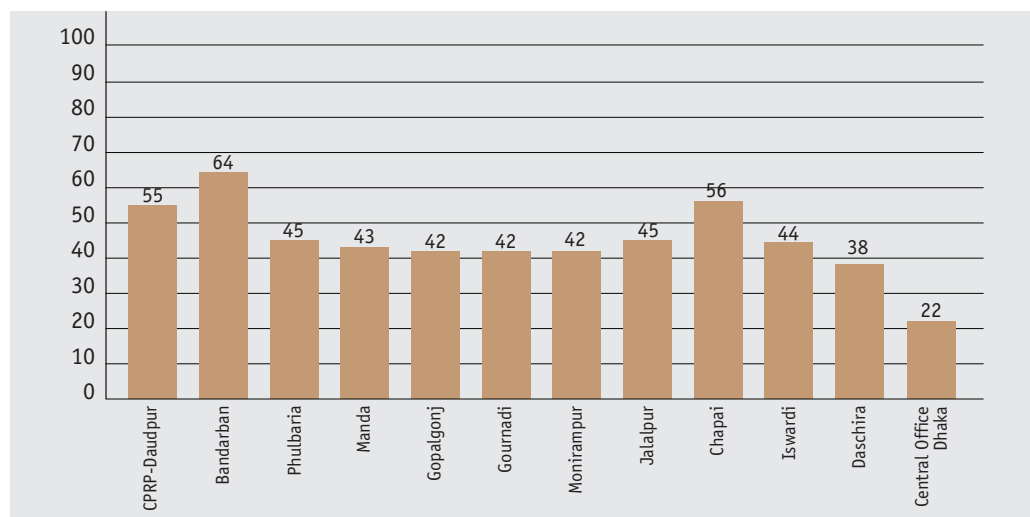
their skills. The training courses and workshops organized this year were mainly on Orientation on CPRP, Advocacy and RBA, Health, Nutrition, WATSAN, HIV/AIDS, Program monitoring, etc.

HOPE organized 10 general training courses and 9 workshops under the Staff Capacity Building activity of CPRP. Those courses covered 538 (female-194 & male- 344) participants from CPRP.

Particulars	Number of Events	Participants		Total
		Male	Female	
General Training at HOPE Foundation	7	63	135	198
General Training at CCDB-Dhaka	3	22	58	80
Workshop at HOPE Foundation	4	48	72	120
Workshop at CPRP Project Venue	5	56	75	131
Sub total	19	189	340	529
Advanced training	03	05	04	9
Total	22	194	344	538

Level of Participants



No. of participants from CPRP area offices

Annual Plan and Accomplishment

General Training

The 10 general training courses this year. The general training courses were projected to cover 250 participants, however a total of 278 participants attended. The course titles were: Training in Advocacy and RBDA, Training in Health, Nutrition, WATSAN and HIV/AIDS, Training in PI Building and PMSC, Computer Software TALLY, ToT on Community Based Advocacy, Effective Communication (Writing and Presentation Skills), Result Based Monitoring and Evaluation, Training of Facilitators (General) and ToT on Disaster Management.

Workshop

A total of 297 staff members took part in 9 issue based workshops. These workshops were on CPRP Orientation, Societal Peace and conflict Resolution, Overcoming Domestic Violence, Promotion of Adivasi and Pahari Culture, Climate Change and Value orientation.

Advanced Training

During this year HOPE arranged advanced training courses for the staff members from CCDB central and

project offices of CPRP. A total of 9 staff members (4 female, 5 male) attended. The areas were: Training in Linking Disaster Risk Reduction with Livelihood and Development, Training of Trainers and Land Rights.

Changing trends as observed

- Most of the staff members have internalized the basic concept of Comprehensive Poverty Reduction Program (CPRP).
- A group of skilled facilitators has been developed in various thematic areas of CPRP.
- Improvement in the performance of the trained facilitators has been noticed.
- CPRP trainers facilitated the planned training and workshops successfully.

Challenges

- Turn over trained staff to some extent hindered smooth implementation of the program.
- Due to natural disasters (SIDR, Flood, etc.) a few training courses had to be rescheduled, postponed or cancelled.

People Managed Savings and Credit Program (PMSC)

The People Managed Savings and Credit Program (PMSC) is one of the important activity components of CPRP. The main objective of this activity is to assist reference people to undertake skill based gainful income generating activities. CCDB has been pursuing and promoting PMSC, an alternative credit model, since 1997.

During the operation year CPRP had a plan to support 404 forums to run PMSC as an alternative to mainstream credit program. However, CPRP was able

It is already evident that PMSC as an alternative model brings more benefit for the poor and marginalized people. But, unfortunately CCDB has been compelled to stop this program in the middle of the year because of the new law of the land. According to this law no organization will be allowed to operate micro finance program without license from Microfinance Regulatory Authority (MFRA). PMSC was managed by Forums (PIs) but they will not be able to operate this program as they do not have any license from the said authority. Even the forums shall not be eligible to apply for license as they do not have a loan portfolio of Tk. 4 millions as required by the law. At the same time they are at the very initial stage of learning as well as acquiring

Status of disbursement of loan and recovery

Type of Forum assisted	Number	Total loan disbursed from RLF	Total loan realized up to June 2008	Service Charge realized
Phase- In	220	20,961,500	4,667,597	218,965
Status-Quo	148	25,275,000	17,457,684	741,918
Total	368	46,236,500	22,137,215	961,008

to support a total of 368 forums (148 Status- Quo and 220 Phase -In Forums.) in this regard. Loan support was provided from CCDB RLF at cost (4.5% per annum). CPRP played a supportive role by extending the financial support, advisory and training assistance, while the Reference people themselves were the sole actors in managing the savings and credit operation. Forum returned (Principal and service charge) to CCDB in agreed installments. The supported forums utilized the fund only for meeting the credit needs of the members. The following table reflects the forum- wise disbursement of loan and recovery status during the year:

capacity, for which it is not possible for them to be registered under the Cooperative Act which allows credit programs and profit sharing among the members.

It is worth mentioning that 123 out of 196 phase-out forums who were practicing PMSC have already been registered under the Cooperative Act and they are operating credit program, and the rest of the forums are in the process of registration. The phased out forums are much more mature financially and institutionally, which enables them to be registered with the Cooperative Societies Act. The executive committees of the phase- out forums are able to operate PMSC program independently.

Savings status of Forums (PIs)

Categories of Forums	No PI	No of member	Savings during the year	Cumulative Savings	Average savings per Forum	Average savings per member
Phase- out	274	21720	18,017,071	101,913,210	372,081	4,692
Status- quo	269	12556	8,369,566	27,359,784	101,709	2,179
Phase- in	300	11768	3,364,439	3,355,794	11,186	285
Total	843	49,760	29,751,076	122,145,500		

The phase-in forums started PMSC program during the financial year. They are not fully able to operate this program within this short period. Moreover we had to stop the disbursement because of the law. The local GoB administration advised us only to collect installments which caused a sort of disappointment among them. It will not be possible for the phase-in forums to continue PMSC program because of the rules and regulations of GoB. However the phase- in and status- quo forum members have already been assured that they will be brought under CCDB's Microfinance program to be started from January 2009.

Challenges

- The discontinuation of PMSC may affect the smooth functioning of forums. Members may lose interest.
- The CCDB's future Organization Managed Savings and Credit program needs to be designed and implemented upholding its value of people centered development.

Changing Trends as observed in the life of the reference people as a result of CPRP intervention

- Reference people have already begun to believe that the forums will ultimately provide them with a social base and contribute to their development.
- The management capacity of the forum executive committees is gradually increasing.
- Reference people are slowly becoming aware of their rights as citizens of the country.
- A good linkage of forum members has been established with the duty bearers of public institutions.
- A good number of Networks are now more confident in demanding services from the duty bearers.
- Increased number of forum members have been able to mobilize various support services from local government authorities.
- Leadership quality of forum networks is improving; they are becoming more able to mobilize community against social exclusion and deprivation.
- Due to recent price hike of essentials including food stuffs the reference people are now found

more conscious about year round food security than ever before.

- ▣ Many of the reference people have made effort to utilize their homestead land optimally.
- ▣ Diversification of livelihood among the reference people is increasing.
- ▣ A good number of women- led households have access to productive income assets.
- ▣ Young people are showing an interest in vocational training.
- ▣ The attitude needed to work towards getting rid of poverty has gradually developed among the reference people.
- ▣ Sensitivity level of reference people on women's rights and domestic violence has increased.
- ▣ Increased women's participation & leadership quality in forum and different management committees.
- ▣ Men are now more supportive in sharing household work with women.
- ▣ A good linkage is developed with legal assistance providing organization in working areas.
- ▣ Reference people increasingly realize the importance of education.
- ▣ Parents are sending their children to school and discontinuing education has decreased.
- ▣ People have become more aware and feel proud of their cultural identity.
- ▣ Reference People are taking initiatives for societal peace and harmony.
- ▣ Increased awareness of reproductive health, MCH and HIV/AIDS and service provided through community health centers contribute to improved health practices in the community.

- ▣ People are becoming increasingly aware of the dangers of superstitions.
- ▣ The capacity of community in managing disaster is increasing.
- ▣ Awareness of natural resources and related issues, social forestry and environment conservation is rising.

Conclusion

The CPRP is an integrated approach to poverty reduction and passed a significant year marked with many trials, important lessons and valuable experiences. In spite of many challenges and shortcomings, the CPRP has been playing its role in the best possible manner. The overall progress made by CPRP through the implementation of its different activities has been an inspiration for CCDB and a step towards realizing its mission to create a society where the poor, marginalized and vulnerable people claim and enjoy human rights and justice for a sustainable livelihood with dignity.

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

We have audited the annexed Balance Sheet as on 30 June 2008 and Income & Expenditure Account and the Statement of Cash Flows of CCDB "Comprehensive Poverty Reduction Programme (CPRP)" for the year ended on that date. The Preparation of these financial statements is the responsibility of the management. Our responsibility is to express an independent opinion on these financial statements based on our audit.

Basis of Opinion:

We conducted our audit in accordance with the International standards on Auditing as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts spent and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion:

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

We also report that:

- (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 financial 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.



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

Dated, Dhaka
09, September, 2008

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme
BALANCE SHEET AS AT 30 JUNE 2008

NET ASSETS	Note	
Fixed Assets (At cost or estimated valuation less depreciation)	1	33,381,164.00
Current Assets:		
Cash in hand and at banks	2	32,942,722.79
Advances against salary & official work	3	444,652.00
Loan due from Forum	4	34,111,319.00
		<u>67,482,574.79</u>
TOTAL Total		<u>100,793,738.79</u>
FINANCED BY		
RT Restricted Programme Fund	5	19,006,264.79
Restricted Programme Fund	6	34,237,473.00
Designated Fund - XLF	7	47,550,000.00
TOTAL Total		<u>100,793,738.79</u>

INCOME AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED 30 JUNE 2008


INCOME	Note	
Fund Received from RT Partners (Foreign Donation)	8	107,208,631.40
Local Income	9	24,933,851.08
Collection of Service Charge	10	660,963.00
Profit on Sale of Fixed Assets	11	79,186.00
Excess of Expenditure over Income Transferred to Fund Account		6,558,913.50
TOTAL Total		<u>139,470,644.98</u>
EXPENDITURE		
Programme Activities Costs	12	62,280,004.30
Programme Staff Cost	13	39,653,815.00
Programme Contingency Cost	14	17,144,713.18
Programme Overhead Cost (Head Office/Central Co-ordination Expenses)	15	16,976,413.50
Depreciation of Fixed Assets	1	3,365,719.00
TOTAL Total		<u>129,420,864.98</u>

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

As per our Report of even date annexed.


JOYANTA ROYCHOU
 Executive Director
 CCDB


SYIFA AKHTAR RAHMAN
 Chair Person
 CCDB Commission


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

Dated, Dhaka, 09 September 2008

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme (CPRP)
STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 30 JUNE 2008


Cash flow from operating activities:	Note	
Fund received from RT Partners	8	107,358,531.48
Local Income	9	24,553,951.08
Fund Transfer from Closed Projects (PFRDP- TSA, ECCP & WbL0)		28,309,950.29
		<u>160,222,432.74</u>
Programme Activities Cost	12 (16)	(52,290,004.30)
Programme Staff Cost	13 (16)	(28,853,813.00)
Programme Contingency Cost	14 (16)	(17,144,733.00)
Programme Overhead Cost (Head Office/Central Co-ordination Expenses)	15	(16,875,413.00)
		<u>(115,163,949.90)</u>
Net cash flow from operating activities		<u>24,357,586.78</u>
Cash flow from investing activities:		
Sale Proceeds of Fixed Assets	11	530,583.00
Purchase of Fixed Assets	1	(12,252,206.50)
Net cash used by investing activities		<u>(9,721,708.00)</u>
Cash flow from financing activities:		
Fund from Revolving Loan Fund	3	41,560,000.00
Loan Recovery	4	22,125,281.00
Collection of Service Charge	10	960,883.00
PMSC (Loan Paid)	4 (16)	(46,136,300.00)
Advances against salary & official work	5	(129,843.00)
Net cash from financing activities		<u>18,279,821.00</u>
Cash and bank balances at end-of year (30 June 2008)	Total	<u>32,915,701.78</u>

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



DUFIA AKHTAR RAHMAN
Chair Person
CCDB Commission



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

EDP



**ENTREPRENEURSHIP
DEVELOPMENT
PROGRAM**

Efforts made to enhance the skill of the entrepreneurs

EDP also conducted five training courses for Skill Development. A total of 184 people took part in these training courses. The areas of skill training were mushroom cultivation, marketing and business



management, fashion & designing, cow fattening, tailoring, fish culture, rice, potato seed production, etc. These training courses enhanced the skill of the entrepreneurs and they utilize the learning in operating their business.

Business Counseling

The entrepreneurs often encounter minor to major problems in the course of their business operation. Many times it was not possible for them to resolve



those as they do not have all the skills needed. Even often they have to incur loss for these problems. EDP

provides free counseling to the entrepreneurs on demand basis. In the reporting year EDP provided counseling to 499 entrepreneurs.

Technical support made available to the entrepreneurs

EDP provided business development services to rural entrepreneurs that included: a) low cost appropriate technology support (breeder/foundation seed supply, seed bag supply, preservation drum supply, agri equipment supply; rice seed drying, grading, packaging, etc.) to capable farmer groups. EDP has developed market linkages for individual, participatory and forum based entrepreneurs for promoting the sale of their products.

Seed Production

EDP has transferred low-cost technology to farmer groups for producing different varieties of rice seed. This year, these groups produced about 55 tons of quality Truth fully label seed (TLS) rice seed and 6 tons of foundation seed of different varieties.

EDP collected foundation seed potato from external sources and supplied it to farmer groups at Mohanpur at a minimum price. During the reporting year they produced 42 tonnes of quality diamond seed. They have already sold 20 tonnes and preserved 22 tonnes for the next year. These seeds are sold in the market with a brand name of



“Chashir Hashi” which has already earned a great reputation from the farmers.

Through producing seed, EDP largely contributed to ensuring food security as well as creating job opportunities for the rural poor.

Capacity building initiatives for CCDB staff

Training can make a staff member perform better. EDP arranged several training sessions for its new and old staff in the areas of VAT & Tax, MIS of EDP. Some staff members received training in computer from outside training centre. During the reporting year 11 staff members received training in above mentioned areas.

staff from head office and field offices participated in this workshop to review last year's performance and to develop a plan for the next year.

Financing the entrepreneurs

EDP is promoting rural entrepreneurs through financing their businesses. It has financed two types of entrepreneurs: a) individual entrepreneurs, b) forum based entrepreneurs. EDP has provided enterprise loan to 441 individual entrepreneurs (Tk. 2,53,65,000) during the reporting period. Most of the entrepreneurs are mainly engaged in food production, poultry, fisheries, furniture making, tailoring, grocery, pharmacy, hotel business, etc. They have also employed about 400 ultra poor on full time or part time basis.

It may be noted that during the middle of the

Seed Production

Sl. No.	Variety of seed	Sold in (M ton)	Preserved (M ton)
1.	BRRRI 28, BRRRI 29 (rice)	25	30
2.	Foundation seed (rice)	2	4
3.	Diamond TLS (potato)	20	22
	Total	47	56

Annual Strategic Planning Workshop

EDP organized a three-day residential strategic planning workshop at CCDB-HOPE Foundation. EDP

operation year EDP had to stop disbursement of loan to entrepreneurs in order to comply with the new law on Micro Finance enacted by the Government of Bangladesh.

Linkages with other organizations

EDP maintains a good relationship with GoB and national NGOs. EDP collects pre foundation seed potato from GKT, breeder rice seed and foundation seed from Bangladesh Rice Research Institute (BRRRI), Bangladesh Agricultural Research Institute (BARI) and Bangladesh Agriculture Development Corporation (BADC) on regular basis. CCDB also



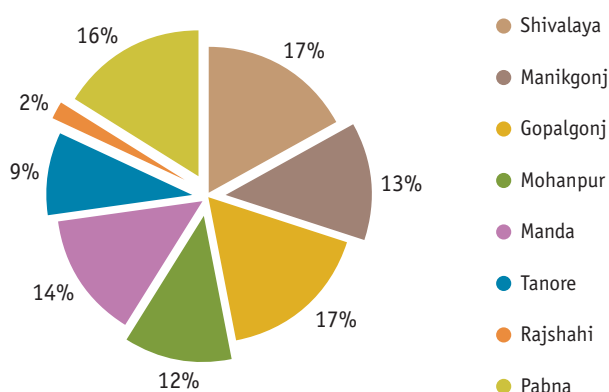
No. of entrepreneurs financed

Sl. No.	Field/Unit Offices	Total Entrepreneurs	Male	Female	Total Tk.
1	Shivalaya	70	44	26	40,40,000
2	Manikgoni	68	63	5	34,00,000
3	Gopalganj	82	77	5	41,00,000
4	Mohonpur	46	43	3	31,40,000
5	Manda	64	52	12	36,60,000
6	Tanore	33	29	4	23,50,000
7	Rajshahi	11	9	2	5,50,000
8	Pabna	67	58	9	41,25,000
	Total Tk.	441	375	66	2,53,65,000

maintains a liaison with the ministry of livestock and ministry of agricultural, ministry of fishery, and other organizations like PDIM, seed net limited etc. EDP organized an exposure visit to UBINIG at Tangail who have long been advocating for the preservation

of local variety seeds. They showed us the seed bank and informed us the technique of minimization of risk under indigenous seed preservation method. All EDP staff from relevant locations attended the exposure visit.

Location wise disbursement of loan
(Total taka-2,53,65,000)



Plan & Accomplishment

Sl. No.	Program Activities	Target	Accomplishment
1.	Selection of entrepreneurs	720	790
2.	Training in Business Plan preparation	720	738
3.	Skill Development training	80	184
4.	Business counseling	576	499
5.	Technical support to entrepreneurs	80	72
6.	Development of MIS & Maintenance	1	Ongoing
7.	Promotion of EDP (Dev. of IEC materials)		Done
8.	Staff capacity building training	16	11
8.1	Annual strategic planning workshop	31	31
9.	Enterprise Financing (Individual enterprises)	560	441

Bachchu Mia: Became owner from a paid worker



Bachchu Mia used to work as labor in a scissor factory with only Tk.500/month salary. Due to extreme poverty, he did not complete his schooling. He used to work very hard to maintain his paternal family. From very early age, he has to assist his father to earn livelihood as elder son in the family. But he lived with dream to have his own factory and worked hard to get necessary skill. Over the years, he saved money for his dream factory but that was not enough.

Being into this situation, he came to know the entrepreneurship credit facilities provided by CCDB highlighting in poster displayed in a public place.

Then he came to local project office in Pabna to know more about said credit program. He also attended in training program on business plan provided by local EDP office. The training helped him in understanding the process of starting his dream factory. Accordingly he took initial loan amount Tk.50, 000/- from CCDB and set up his scissor factory where 3 people got employment initially.

The factory produced good quality scissor and creates huge demand in surrounding areas. So he started send supply of large amount scissors to different nearby districts. With large amount selling of scissors, he earned considerable profit and it enables him in regular repayment of credit installments. At present he has only to pay his last installment for complete ownership. Current valuation of the factory is now amounting Tk.120000/- and get employment of 7 people from nearby locality. He earns about Tk.8000-100000/- in each month from the factory after meeting all expenses.

Now Bachchu mia dream for further scale up his factory with get more credit assistance and setting up shop in capital city Dhaka.

Changing Tend

- ▣ Reference people of EDP are operating their bank accounts independently.
- ▣ Entrepreneurs are running business with more confidence.
- ▣ Taking loan from money lenders has decreased.
- ▣ Improvement observed in day to day business activities of the entrepreneurs.
- ▣ Entrepreneurs are increasingly interested to receive more loans from EDP.
- ▣ High demand of seed prevails at the market.
- ▣ Women are increasingly interested to start business.
- ▣ There is no sufficient business minded people/risk takers among the reference people.
- ▣ Limited areas of investment covered.
- ▣ Participatory enterprises are not capacitated enough to utilize large volumes of finance.
- ▣ Lack of Capacity to analyze demand and supply for their business.
- ▣ Lack of leadership to run a participatory business by members of PIs.
- ▣ Obtaining license from the Micro Finance Regulatory Authority for continuing EDP.

Challenges

- ▣ Organizing the reference people of CCDB in entrepreneurial arena.
- ▣ Enhancing capacity building of CCDB reference people for competency of enterprises.
- ▣ Lack of entrepreneurial zeal on the part of forum/para leadership to run forum/para-based enterprises.
- ▣ Lack of entrepreneurial capability among the reference people to utilize small loan.
- ▣ Organizing the small entrepreneurs for access to the market.

Conclusion

EDP enhances the capacity of business management, accounts keeping, and provides market information through business counseling of the rural entrepreneurs. EDP not only contributed towards increasing income and improving the conditions of the directly supported entrepreneurs/enterprises but also promotes an environment friendly business which will not be covered under traditional credit program. This is an effective program in rural Bangladesh that serves the rural population for development and creation of entrepreneurship as well as development of rural enterprises.

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH
ENTREPRENEURSHIP DEVELOPMENT PROGRAMME
BALANCE SHEET AS AT 30 JUNE 2008

<u>ASSETS:</u>	<u>Note</u>	<u>TAKA</u>
FIXED ASSETS- At cost or Valuation less depreciation.	1.00	2,089,000
CURRENT ASSETS:		
Cash & Bank balances	2.00	7,652,258
Accounts receivable-CCDB Head office	3.00	2,145,764
Advances & Pre-payments	4.00	25,949
Loan due	5.00	34,664,670
	TOTAL	36,577,699

FINANCED BY:

Capital fund	6.00	3,777,320
Revolving Loan Fund (CCDB-Head Office)	7.00	32,643,000
Members Savings Fund	8.00	101,609
Sundry creditors	9.00	33,500
	TOTAL	36,577,699

Attached notes form an integral part of
these financial statements

as per our annexed report of even date



JOYANTA ADHIKARI
Executive Director
CCDB

Dhaka, August 20, 2008



B. K. Bhattacharjee, PCA
Partner
CHOWDHURY BHATTACHARJEE & CO.
(CHARTERED ACCOUNTANTS)

**CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH
ENTREPRENEURSHIP DEVELOPMENT PROGRAMME
INCOME & EXPENDITURE ACCOUNTS
FOR THE YEAR FROM 01 JULY 2007 TO 30 JUNE 2008**

PARTICULARS	Rate		TAKA
Income			
Foreign donation received during the year	10.00		1,126,081
LOCAL RECEIPTS:			
Local Income (Transport & Travel)		32,445	
Service Charge		1,485,467	
Local Income		110,300	
Other Income		85,111	
		TOTAL	2,807,321
Expenditure			
PROGRAM COST:			
Selection, Training, Seminar, Workshop & Counseling	11.00	115,823	
Programme salary (Annex-A)		1,698,172	
Technical Support	12.00	218,562	
Traveling & Daily Allowances (Annex-A)		88,212	
Office accommodation (Annex-A)		377,700	
Contingency	13.00	621,708	
		TOTAL	2,040,375
CCDF Head office expenses	14.00		1,754,288
Excess of Income over Expenditure transferred to Capital Fund			429,106
		TOTAL	4,821,304

Attached notes form an integral
part of these Financials

JOYANTA ADHIKARI
Executive Director
CCDB

Dhaka, August 20, 2008

as per our annexed report of even date



B. K. Bhattacharjee, FCA
Partner
CHOWDHURY BHATTACHARJEE & CO.
(CHARTERED ACCOUNTANTS)

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH
ENTERPRENEURSHIP DEVELOPMENT PROGRAMME
RECEIPTS & PAYMENTS ACCOUNTS
FOR THE YEAR FROM 01 JULY 2007 TO 30 JUNE 2008

PARTICULARS ARE	Note	Total
RECEIPTS		
OPENING BALANCE		
Cash in Hand		200
Cash at Bank		9,791,201
Foreign Donation received during the year	10.00	1,120,000
Fund received from Head office Resolving Loan Fund	7.00	11,400,000
Loan received during the year	9.00	16,062,948
Loans Savings Fund	9.00	276,215
Advance received	4.00	10,500
LOCAL RECEIPTS:		
Local Income (Furniture & Travel)		30,445
Service Charge		2,489,467
Local Income		110,000
Other Income		65,311
TOTAL		3,997,733
		44,385,136
PAYMENTS		
PROGRAM COST:		
Selection, Training, Seminar, Workshop & Counseling	11.00	713,305
Programme salary (Annex-A)		1,038,172
Technical Support	12.00	288,502
Traveling & Daily Allowance (Annex-A)		89,282
Office accommodation (Annex-A)		257,709
Contingency	13.00	673,795
CCP Head office expenses (Annex-A)	14.00	5,945,326
CAPITAL EXPENDITURE:		
Motor Cycle		624,267
Office equipment		455,161
Furniture & Fixture		367,225
Loan paid	6.00	25,365,500
Savings Refund	8.00	4,208,820
Supplier creditors paid	9.00	7,200
CLOSING BALANCE	1.00	47
Cash in Hand		1,647,261
Cash at Bank		64,365,136

Attached notes form an integral part of these Financial Statements



JOMANTA ADHIKARI
Executive Director
CCDB

Dhaka, August 26, 2008

as per our attached report of audit date



B. K. Bhattacharjee, FCA
Partner
CHANDRAN BHATTACHARJEE & CO.
(CHARTERED ACCOUNTANTS)

BI-LATERAL PROJECTS



UNIQUE

Response Emergencies

CBPP

Resettlement Program



**UP-SCALING NON-FORMAL
PRIMARY EDUCATION THROUGH
INSTITUTIONALIZING
QUALITY ENDEAVOR
(UNIQUE)**

Introduction

In order to achieve Millennium Development Goals and fulfill the Education for All (EFA) commitment, Bangladesh is endeavouring to ensure primary education to all citizens. Though a good number of GO and NGO programs are in operation to ensure education for all, a significant number of children are deprived of education. Because they live in geographically backward and socio-economically neglected areas like riverine chars, coastal region, hawar area, urban slums and the areas that are largely inhabited by the tribal communities.



With a view to addressing the problematic issue UNIQUE project has been undertaken by Dhaka Ahashania Mission with CCDB and four other partner organizations like DROP, PMUK, Plan-Bangladesh and Surovi, with financial assistance from European Commission (EC). This project has been launched in January 2007 and will be completed in December 2010. Total budget of this project for CCDB is Tk. 97,998546

This comprehensive approach consists of : a) Capacity enhancement of local community to manage non-formal primary education program, b) Provision of primary education to out-of school children c) Institutionalization of a mutually beneficial network of formal and non-formal primary education providers at local level involving in participatory system.

Working areas

CCDB operates in six of the 24 target districts. These are Gaibandha, Rangpur, Nilphamari, Dinajpur, Kurigram and Lalmonirhat. Other partners are working in the rest 18 districts.

Target Groups

Children of 6-12 years who remain out of school, the children of 5 years and the low achievers are the primary target group. The Parents, Local leaders and Education Officials are secondary target groups of UNIQUE.

Overall objective

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

Major Project Activities

Children Learning Centers (CLC) have been organized to provide primary education to the target children in a Non-formal setting through developing a flexible approach to primary education within 39 months divided into five levels corresponding to five classes in primary schools. CLCs are being operated by adopting a multi-grade teaching learning approach. In addition to textbooks of the National Curriculum and Text Book Board, a variety of issue-based books and materials are being supplied to the centers to reinforce subject-wise competencies and to cover locally appropriate life style.

With a view to ensuring the quality of primary education a mechanism is evolved which involves parents and community to support the monitoring of activities and performance of children learning centers. Efforts are undertaken to build up Union level network of children learning centers and



partnership between non-formal and formal primary education institutions. Partnership process of formal and non-formal education will take off with the holding of meeting between School Management Committee of formal school and the CLC Management Committee to share children's performance and

experiences. It has also been planning to organize special learning camps for slow learners of the formal classes to improve their learning skill and help continue their study. Pre-primary centers have been organized with active involvement of the parents to prepare them for enrolment in grade one of formal school. School preparedness program will also be in place for Adibashi children in their mother tongue.

Traversing the project, Unique plans to embark upon research, documentation of good practices and sharing of findings at national and district level seminars with a view to disseminating the innovative community initiatives and significant achievement among various levels as part of primary education sector capacity enhancement.

Achievement at glance

Key Activities	Sub-Activity	Target	Achievement	%
Baseline social mapping of out of school children and education institutions	Below 6 years aged children	10000	10000	100%
	Household Survey	36010	28311	79%
	School Survey	966	966	100%
Organizing CAG	Form community action group (CAG)	400	395	99%
	CAG Orientation	1684	1684	100%
Organizing children learning center (CLC)	Form CLC Management Committee	400	400	100%
	Identification of CLC location	400	400	100%
	NCTB Books supply	11250	7500	67%
	Stationary and Charts supply	450	450	100%
Tutors, Technical Officers and Supervisor Training	Training of the tutors & Union Supervisor (with Pre-primary)	541	541	100%
	Monthly Refreshers Training	4090	4090	100%
	Technical Officers Training	06	06	100%

Challenges

- To avoid duplication and provide space to other providers of non-formal education as desired by the Government changes of geographical location at initial stage was force majeure for Unique.
- During the middle and third quarters of the last year, devastating flood in Gaibandha and Kurigram caused delay in the opening of CLCs in our Palashbari and Bhurungamari area. Flood also affected the on-going tutors training.
- As the multi-grade was a new concept of teaching and learning, it faced great challenges in its familiarization among the stakeholders. In order to face the challenge intensive training including routine refreshers training has been organized for all levels of staff and for the heads of the program.
- Because of the donor's precondition of a bank guarantee for receiving more than one million Euros at one go the UNIQUE project is getting a much lower fund than our plan. As a result the project always remains under the loan cycle from own general fund and this has hindered project activities to some extent, particularly of other partners.
- Learners placed in higher grade through final evaluation of their competencies are facing problems in pursuing their studies because of delay in the supply of NCTB books by the authorities concerned.

Budget and Expenses of UNIQUE Project (July 2007 to June 2008)

Particulars	Budget	Expenses
Program cost	19125425	16557200
Salary and allowances	6973200	6446242
Travel cost	382320	243250
Equipment and Supplies	2814000	2716130
Vehicle cost-Fuel & maintenance	1271400	1048666
Overhead cost and service	222500	63318
Total Taka	30788845	27074806



CCDB'S RESPONSE TO EMERGENCIES

Introduction

The financial year 2007-08 could be termed as a 'Disaster Year' for Bangladesh as the country once again experienced devastating floods and cyclone SIDR. The report reflects CCDB's responses for flood 2007 and SIDR affected people. The Christian Aid, UK, HEKS-Switzerland, NCA-Norway, Global Ministry-USA and ACT-International, Switzerland supported the Emergency Relief and Rehabilitation activities. The flood hit in mid June and continued up to 2nd week of August '07 in many places of the country. CCDB launched emergency responses in some flood affected areas of Manikgonj, Pabna, Barisal and Gopalgong districts which are also the ongoing development program areas of CCDB and also in cyclone affected areas of Barisal, Borguna, Bagerhat, Khulna and Gopalganj districts.

Response to Floods

Following heavy rain and onrush of water from across the border deteriorated the overall flood situation in the country. That resulted in a rise of water levels in the rivers inundating vast areas. A total of 239 sub districts of 39 districts were in the grip of flood in north, northeastern and central parts of the country. Some areas of the southern part were also affected. About 3 million people were affected by flood. People faced acute shortage of food, shelter and other daily and basic needs. Thousands of people lost their houses, standing crops, and livestock's.



Communication was disrupted in many parts of the country, because of the damaged roads and culverts. Farmers lost their seeds, so they became hopeless about the next crop. The weavers, fishermen, betel leaf growers and small traders were seriously affected by the flood, virtually they became jobless. During flooding the government, international and national NGOs and the community provided food, shelter, and medical assistance to the flood victims, though it was not adequate for the large number of victims.

CCDB provided food, seeds, cash and early recovery and rehabilitation support (job creation, housing support, agricultural assistance and support for livestock) to the severely affected flood victims in respective working areas. The per family food assistance was; rice- 8 kg, pulse-2 kg, potatoes-2 kg, edible oil- 1 ltr, salt- 1 kg. A total of 25650 families were benefited through the mentioned activities in different locations. A total of Tk.37,454,240 was spent for flood relief and rehabilitation activities.

Response to Cyclone Sidr

When the flood affected people of Bangladesh had been trying to recover their losses from the flood, then again on November 15, the country has witnessed the worst ever nightmare in the recent history when the cyclone "Sidr" hit the coastal belt in the south. Among these districts Borguna, Patuakhali, Perojpur, Bagerhat, Khulna, Gopalganj, Jhalakati and Barisal were severely affected. Thousands of people died and millions of them lost everything they had. Immediately after the cyclone CCDB responded to the situation and extended emergency support to the most affected areas of Barguna Bagherhat, Khulna, Barisal and Gopalganj districts. CCDB so far CCDB supported 55,148 sidr affected people with emergency food, WATSAN and early recovery assistance. Up to June 30, 2008 CCDB spent Taka 41,889,496.



It may be mentioned that CCDB, with the support of NCA, undertook Water, Sanitation and community level health awareness program in Patharghata Upazilla, one of the worst affected areas. Under this program CCDB brought in four (4) water purification plants duty free from Norway to provide clean water to the cyclone affected community in four locations. A few numbers of technical experts in the fields of water and sanitation from Norway were assigned to assist CCDB and worked for this project.

CCDB launched a rehabilitation program to support sidr affected families at Patharghata, Barguna. on June 1, 2008 with the support of HEKS and Swiss Solidarity to minimize the sufferings and losses of the SIDR affected people of Patharghata upazila. This project aims to assist 1775 families in three unions of Patharghata for their recovery of losses incurred due to cyclone. Total budget of the project is Taka 42,575,000.

Major Challenges

- Sometimes it was difficult to contact and ensure the presence of representatives of the local administration on the occasion of distribution of relief goods, as they were busy the conducting survey, supervision & implementation of the Government provided relief materials.
 - In some of the areas the distribution activities were delayed because of disruption of communication facilities.
- However, CCDB staff efficiently tackled the problems and solved those in consultation with the local leaders, community, CCDB Central officials and the government authorities.

Conclusion

The emergency responses was a timely support provided by the HEKS, Christian Aid, NCA, ACT and other donors to the flood and SIDR hit people. It was a tough job to distribute limited relief materials among the large numbers of affected families. The local government authorities and the local communities helped CCDB in the survey work and distributing the materials. It can be said that the joint Christian Aid-Bangladesh Partners' emergency work was successfully implemented in CCDB's working areas with the help of communities, local government authorities and the CCDB staff. Finally, we would like to acknowledge the timely support from NCA (assigning technical experts and providing fund for the equipments) which was very helpful and appropriate where there was on acute problem of drinking water. Last but not the least, we would also like to appreciate the role of both HEKS and Christian Aid for their great concern and support for the cyclone/flood affected people of Bangladesh.



**CAPACITY BUILDING FOR
PROMOTION OF PEACE
(CBPP)**

Introduction

Capacity Building for Promotion of Peace (CBPP) program just completed its third year of operation. It was initiated in 2005 as a part of the Regional Mainstreaming Process for LCP (Local Capacities for Peace) in South Asia supported by EED-Germany. The main objective of this program is to enhance organizational capacities for addressing issues of peace and conflict resolution keeping congruence between peace, socio-cultural and human development, & gender equity in effective way. Since its early days of LCP, CCDB has deep concern on this issues and currently initiating many activities in its working areas.

Orientation on LCP for Management and Program Staff

CCDB organized a three-day orientation course on LCP scheduled from January 16-18, 2007 at Voluntary Organization for Rural Development (VORD), Habaspur, Pangsha, Rajbari. A total of 30 management and implementation level staff members from VORD and other local organizations such as SMJS, SMUS, PDF, Roots, Chetonar Pothe, RUS, GSS and CYDA participated in the course. The course was facilitated by CCDB HOPE Trainers. This orientation focused on the operational strategies of LCP, “Do No Harm” approach, conflict resolution process, etc.

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

A three-day workshop on “Integration of LCP in CCDB's PME and Programs” was organized by CCDB scheduled from April 13-15, 2007 at HOPE Foundation, Baroipara, Saver, Dhaka. A total of 22 management and implementation level staff members from CCDB and Network organizations participated in the course. The course was facilitated by CCDB HOPE and PME Trainers. An effort was made to make the participants understand the “Do no harm Approach



and its use in planning and monitoring in this workshop.

Follow up of ToT

An application training course was organized with the senior and mid level staff members from CCDB held in August 2007 at HOPE foundation. A total of 22 participants from CCDB and other like-minded organizations took part in the course.



This was a follow up training course with the participants who received orientation and TOT on LCP and using the tools of “Do No Harm” in their project areas. Here in the training the participants got the opportunities to revisit one of the projects of CCDB and analyzing the tools of LCP in the light of project objectives, outcome and impact analysis.

Holding meeting with Network and like-minded organizations

A two-day meeting was organized by HOPE with 'LCP Network partners' in July 2007 at HOPE Foundation.

A total of 27 participants from 25 different organizations participated in the meeting. The participants mainly discussed the issues like identification of issues that bothers peace and harmony, strengthening ongoing LCP activities, etc.

Regional Training of the Trainers

CASA India organized a ToT on LCP during last October 2007 at Godavari Village Resort, Katmandu, Nepal. Two CCDB staff attended the course. The objectives of the course were as follows:

- To study in a systematic way the impact of humanitarian and development assistance interventions (relief and development) by outside agencies on situation of violence, destruction and conflicts.
- To identify patterns in how assistance interacts with conflicts.
- To learn lessons for future programming.

Co-ordination Committee Meeting

A two members team from CCDB attended the coordination committee meeting held at Nepal. In the meeting all participating organizations shared their experiences while implementing the program and what is to be done in future.

Future Plan

While implementing the program we have found the program very effective and necessary in terms of program planning and implementing. The program was extended for another year with the following activities which would definitely help us to take "Do No Harm" concept another step forward into our program interventions.

- Orientation on LCP for management and program staff
- Workshop on integration of LCP in PME and programs
- Follow up workshop on application of LCP
- Meeting with Network partners
- Promotional work on Peace and campaign
- Documentation
- Regional level activities
- Monitoring, follow-up, documentation, and coordination

Conclusion

Local Capacities for Peace is an effective tool for promotion of peace in the South Asian context. As it is a very new concept it will take time for the people to really practice the concept especially in a country like Bangladesh where political situation is unstable and religious fundamentalism is a threat to such promotional activities. But it can be achievable with collaborative effort of all networking and like-minded organizations.



RESETTLEMENT PROGRAM

Introduction

The Resettlement program of CCDB was initiated with the assistance of the World Bank, ADB, DFID OPEC, etc through the Government of Bangladesh. The major objectives of this program is to identify the people affected by different infrastructural development project undertaken by the government, assess the value of the property they lost, and finally provide compensation amount to the affected household. CCDB is now implementing five such projects in different parts of the country.

Highlights of the projects

CCDB has been implementing these five projects in 35 Sub-districts of 18 districts of Bangladesh. The projects are:

Road Network Improvement and Maintenance Project (RNIMP-I)

This project is located in Mymensingh, Jamalpur, Rangpur, Nilphamari, Dinajpur and Thakurgaon districts. The project started in July 2006 and will end in December 2008. CCDB completed the Baseline Socio-economic survey of the project affected households. It assisted the RHD and Design Consultant in preparation of the Resettlement Action Plan. The Joint Verification Survey (JVS) and Property Valuation Survey (PVS) have been



completed. About 199.5371 acres of land will be acquired for the project. A Compensation and Resettlement Budget was prepared by CCDB which has been approved by the Ministry of Communications. Partial fund has been placed with CCDB, of which 98% has been disbursed.

Road Network Improvement and Maintenance Project (RNIMP-II)

The project started in June 2007 for twenty months. It is located in six districts: Mymensingh, Kishorgonj, Nilphamari, Dinajpur, Panchagarh and Chittagong. CCDB completed the Baseline Socio-economic Survey (BSES) of the Project Affected Households (PAHs). With the assistance of CCDB, the Design Consultant developed a Resettlement Action Plan and it was approved by ADB and GoB. About 606.6372 acres of land will be acquired for the project. CCDB prepared budget and it was approved by the Ministry of Communications. Meanwhile partial fund has been placed by RHD with CCDB for disbursement among the affected people. The disbursement of compensation is continuing and more than 96% fund has already been disbursed.

Secondary Towns Integrated Flood Protection Project (STIFPP-II)

This project is financed by Asian Development Bank and implemented by BWDB and LGED. The project commenced on September 25, 2007 will continue for twelve months. It covers a considerable geographical area for construction of embankment, improvement of drainage system in nine districts. A Resettlement Plan was prepared and approved by GOB. About 146.8415 acres of land will be acquired for the project. The Joint Verification Survey of lost property was done in five districts and partial compensation has been disbursed. CCDB prepared the

Compensation and Resettlement Budget of seven districts. After approval of the budget the BWDB will distribute the remaining compensation to the affected people.

Third Karnaphuli Bridge Project (TKBP)

CCDB was engaged by RHD in December 2007 for 24 months to implement the Resettlement Action Plan approved by the Government. The Joint Verification Team and Property Valuation Advisory Team completed the survey. About 16.5262 acres of land has been acquired for the project. A total of 823 EPs have been identified. A compensation and Resettlement Budget was prepared by CCDB and was approved by the GOB. The disbursement of compensation has already been started.

Jamuna Meghna River Erosion Mitigation Project (JMREMP)

This is a project of Bangladesh Water Development Board (BWDB) under the Ministry of Water Resources (MoW) for irrigation and rural development in two districts namely Pabna and Chandpur. CCDB is engaged in two components of this project (i) disaster preparedness and (ii) monitoring of resettlement activities implemented by another implementing NGO.

CCDB completed the Disaster Preparedness Program through training of Village Disaster Preparedness Committee (VDPC), Conduction of workshop with



UZDMC and BWDB personnel, Cultural Events and Mock Exercises during the year. A total of 1500 persons were trained during this period. Among them 845 were VDPC members and 655 Change Agents. The Resettlement and Rehabilitation works of the project are continuing by another Non-Government Organization. CCDB was engaged for monitoring the resettlement activities as an Independent Monitor since April 2006. The resettlement activities will be completed at the end of the year. CCDB will prepare an evaluation and final report of the project during January - March, 2009.

FINANCIAL PROFILE (July 07-June 08)

Regarding the land acquisition and resettlement process the Government of the People's Republic of Bangladesh has the provision of two types of budget: (i) Compensation Budget for the Affected People and (ii) Implementation Budget for program operation. The financial outlay is reflected below:

Plan & Accomplishment

Sl. No.	Particulars of Budget	Estimated Cost in Taka	Amount received in Taka	Expenditure in Taka	Remarks
A	Programs	435,225,682.07	63,218,298.00	36,492,153.32	Partial budget placed with CCDB
B	Implementation cost	14,974,223.00	14,057,547.10	14,974,223.00	Excess Tk. 916,675.90 will be received from GOB.
	Total	450,199,905.07	77,275,845.10	51,466,376.32	

Conclusion

The Roads and Highways Department, Deputy Commissioners, all Government machineries, Design, and Construction Supervision Consultant and CCDB (Implementing NGO) are the integral part of land acquisition and resettlement activities. They have been trying to achieve the common goal of the project within the agreed time frame. CCDB started

payment of additional compensation and resettlement benefit to the EPs. To gear-up the payment of compensation sufficient fund flow is required from the concerned agencies. CCDB gathered wonderful experiences in dealing with multilateral agencies and Government bodies in planning and implementation of physical infrastructural development projects.

CCDB Resource sharing partners

Agencies

Bread For The World
 Church World Service (CWS)
 Church of Sweden Aid
 Chistian Aid
 Diakonisches Werk der EKD
 DanChurch Aid
 FinChurch Aid
 EED-Evangelischer Entwicklungsdienst e.V
 Global Ministies, UCC, Disciples
 Hilfswerk Der Evangelischen Kirchen Der Schweiz (HEKS)
 Hongkong Christian Council
 Interchurch Organization for Development Cooperation (ICCO)
 NCCA Christian World Service
 Norwegian Church Aid

Country

Germany
 United States
 Sweden
 United Kingdom
 Germany
 Denmark
 Finland
 Germany
 United States
 Switzerland
 Hongkong
 The Netherlands
 Australia
 Norway

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

CCDB Commission Members

Mrs. Sufia Akhtar Rahman	Chairperson
Mr. Subodh Adhikary	Vice-Chairperson
Dr. S.M. Chowdhury	Member
Mr. Thomas Baroi	Member
Mr. Md. Abdul Quddus	Member
Mr. Christopher Adhikari	Member
Rev. Asish Bowl	Member
Rev. Robert Sarker	Member
Mr. Joyanta Adhikari	Executive Director (Ex-Officio member- Secretary of the CCDB Commission)

Senior Staff members

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Md. Ibrahim	Head, Finance and Resource Management
Ahmad Tajul Islam	Coordinator, CCDB-UNIQUE
Anik Asad	Regional Program Coordinator (South)
George Ashit Singha	Regional Program Coordinator (North)
Imran Kibria	Coordinator, PME
Afroz Mohal	Technical Coordinator (HIV/AIDS)
Julius Adhikari	In-charge Disaster Program Unit (DPU)
Nadira Parveen	Technical Coordinator (Social Dev. & Advocacy)
Saad Mustafizur Rahman	Technical Coordinator (Health)
Solaiman Siddique	Program Manager (EDP)

Area Managers of CPRP Area Offices

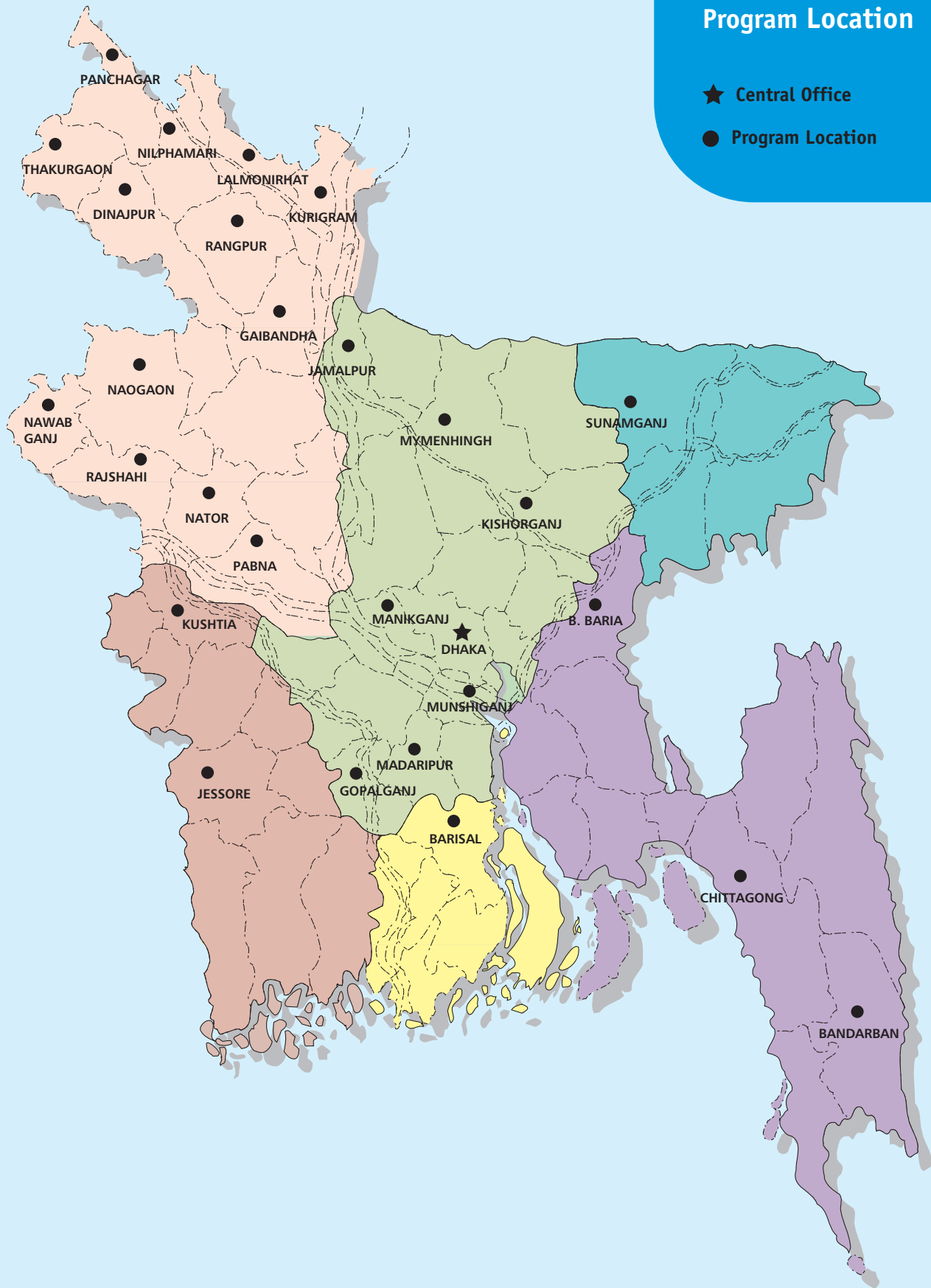
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Anima Sarker	Daschira
Anjelika Pallabi Sarker	Monirampur
Bithika Baroi	Chapai Nawadganj
Danish Marandi	Daudpur
David Shyamal Baroi	Manda
Dewan Farhadul Islam	Phulbaria
Evan Porag Sarker	Gopalganj
Nadira Akter	Jalalpur
Nurul Alam (Suvo)	Ishurdi
Sudipon Khisa	Bandarban

CCDB

Program Location

★ Central Office

● Program Location





Annual Report

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